

KINDUR INVESTMENT SERVICES LLC

Investment Advisory Agreement

You (“**Client**”) and Kindur Investment Services LLC, a Delaware limited liability company and an SEC-registered Investment Adviser (“**Kindur**”), agree to enter into an investment advisory relationship (the “**Agreement**”) pursuant to which Kindur shall provide retirement planning, investment advisory and portfolio management services). This Agreement is effective as of the first day a client account is opened in connection with this Agreement (the “**Effective Date**”). In consideration of the mutual covenants herein, Client and Kindur agree as follows:

1. **Services:** After establishing an account with Kindur (a “**Kindur Account**”), Client may use the following services offered by Kindur:
 - a. After completing Kindur’s initial onboarding process and providing certain required information via Kindur’s Website (the “**Website**”), Client can receive interactive retirement planning services including, but not limited to, advice regarding social security election, savings, spending, and investments (the “**Retirement Roadmap Program**”).
 - b. In the event that Client elects to open one or more accounts established and owned by Client at Apex Clearing Corporation, a New York corporation and registered broker-dealer unaffiliated with Kindur (“**Apex**” or “**Custodian**”), (each, the “**Client Account**,” or “**Account**”), Client appoints Kindur to exclusively manage such Accounts. Kindur shall manage the Accounts in accordance with an investment program recommended by Kindur to Client from time to time based on profile information provided by Client (“**Investment Profile**”), and in accordance with certain additional investment options designated by Client (the “**Investment Management Program**” and, together with the Retirement Roadmap Program, the “**Programs**”). Clients participating in the Investment Management Program shall also receive all retirement planning services included as part of the Retirement Roadmap Program as part of the Investment Management Program. Client directs Kindur to utilize Apex as the sole executing broker in the Investment Management Program to effect all brokerage transactions in its Accounts. Client understands and acknowledges that utilizing a single broker such as Apex to effect all brokerage transactions may result in Client receiving less favorable execution, in any single instance or collectively, than would be available from other broker-dealers.
 - c. Kindur’s online interface may suggest the purchase of an insurance product, such as a fixed annuity, through Kindur Insurance Services LLC (“**Kindur Insurance**”). Kindur Insurance is an affiliate of Kindur that is owned by the same parent company and is a licensed insurance agency. For Clients who desire any such suggested insurance products, Kindur will (i) facilitate their purchase through Kindur Insurance, (ii) assist with associated service requests for purchased insurance products and (iii) provide advice regarding such products within the context of Client’s overall portfolio including, for annuities purchased through Kindur Insurance, providing recommendations on timing for electing income.
 - d. Client authorizes Kindur to supervise and direct the investment and reinvestment of assets in Client Accounts, with full authority and discretion (without consultation with Client), on Client’s behalf and at Client’s risk, and in accordance with Client’s Investment Management Program, to purchase and sell Securities (as defined below), including but not limited to stocks, exchange-

traded funds (“ETFs”) and/or similarly traded instruments (collectively, “Securities”), as well as to manage cash balances within Client Accounts. Without in any way limiting the foregoing and for the avoidance of doubt, Client cannot issue individual trading instructions to Kindur to purchase and/or sell specific Securities to be executed at particular times. Only Kindur shall have authority to issue trading instructions to purchase and sell Securities in Client Accounts that are consistent with the Investment Management Program and based on the discretionary authority granted to Kindur by Client under this Agreement.

- e. Kindur shall not have any duty or obligation to advise or take any action on behalf of Client in any legal proceedings, including bankruptcies or class actions, involving Securities held in or formerly held in the Account or the issuers of Securities.
- f. Notwithstanding anything in this Agreement to the contrary, Kindur shall have no authority hereunder to take or have possession of any assets in the Account or to direct delivery of any Securities or payment of any funds held in that Account to itself or to direct any disposition of such Securities or funds, except to Client, as directed by Client, pursuant to valid legal authority, or as provided in Section 6 (entitled “Payment of Fees”).

2. Client’s Representations and Warranties and Agreements

- a. **General Representations, Warranties and Agreements.** Client represents and warrants to Kindur and agrees with Kindur as follows:
 - i. **True and Accurate Information; Ownership.** Information Client has provided on its Investment Profile is incorporated into this Agreement. Client has and will provide Kindur with truthful, complete, current and accurate information about Client’s identity, background, net worth, investing timeframe, other risk considerations, any Securities from which Client may be or become legally restricted from buying or selling, as requested, and other investment accounts, as requested, in the Investment Profile and will promptly update that information as Client’s circumstances change, but in any event within thirty (30) days of any such change. Client agrees to indemnify and hold Kindur and its affiliates harmless from and against any and Losses (as defined in Section 7 (entitled “Limitation of Liability and Indemnification”)) arising out of or relating to Client’s failure to provide true and accurate information on the Investment Profile or to update such information as required. Client further represents that no one else has an interest in the Account except Client and any other person that Client has previously disclosed to Kindur through the Investment Profile or otherwise in a manner specified by Kindur.
 - ii. **Legal Capacity; Client Representatives.** Client has the requisite legal capacity, authority and power to execute, deliver and perform his or her obligations under this Agreement. This Agreement has been duly authorized, executed and delivered by Client and is the legal, valid and binding agreement of Client, enforceable against Client in accordance with its terms. Client’s execution of this Agreement and the performance of his or her obligation hereunder do not conflict with or violate any obligations by which Client is bound, whether arising by contract, operation of law or otherwise. If Client is an entity, the individual trustee, agent, representative or nominee (the “Client Representative”) executing this Agreement on behalf of Client has the requisite legal capacity, authority and power to execute, deliver and perform such execution and the obligations under this Agreement as applicable. Specifically, if Client

is a corporation, limited liability company, partnership, or other legal entity that is not an individual, Client Representative signing this Agreement on such Client's behalf has been authorized to execute this Agreement by appropriate corporate, member or manager, partnership or similar action. If this Agreement is entered into by a trustee or fiduciary, the trustee or fiduciary has authority to enter into this Agreement on behalf of Client. Client has the power and authority to enter into this Agreement and that the services described herein are authorized under Client's applicable articles, certificate, charter, operating agreement, partnership agreement, plan document, trust or organizational, delegation or formation documents or law. Client will deliver to Kindur evidence of Client's and Client Representative's authority upon Kindur's request and will promptly notify Kindur of any changes in such authority, including, but not limited to, an amendment to Client's organizational, delegation or formation documents that changes the information Client provides to Kindur on opening the Account. Client representative has the authority to act on behalf of the Account, and Kindur is entitled to rely upon and may accept such instructions from Client Representative, which may be limited due to only one Client Representative having log-in privileges to the Account, without any requirement to seek confirmation of instructions from the other Client Representatives.

- iii. **Services Not Available Outside the United States or to Non-Resident Aliens.** The products and services provided by Kindur (including any services provided through world-wide websites and mobile applications operated by Kindur, e.g., www.kindur.com (the "Website")) are not being offered to, and are generally not available to, anyone located outside the 50 U.S. states, including U.S. citizens residing or working abroad. Kindur makes no representation or warranty regarding its compliance with local laws in foreign jurisdictions, or regarding the appropriateness of the Website's content or its compliance with such local laws. Client agrees to terminate this Agreement upon a change in residency that would make client ineligible to receive the products and services provided by Kindur. Kindur does not offer its products and services to non-resident aliens who require a Form W-8 for tax-withholding. Client's inability to access the Website in certain foreign countries could result in Client's inability to access the services provided through the Account, or to provide information and preferences regarding the Account. Client agrees to indemnify and hold Kindur and its affiliates harmless from and against any and all Losses arising out of, relating to, or incurred as a result of the unavailability of the Website from foreign countries.
- iv. **Entity Clients.** If Client Representative is entering into this Agreement, Client and Client Representative understand and agree that the representations, warranties, and agreements made herein are made by Client both: (1) with respect to Client; and (2) with respect to Client Representative.
- v. **Joint Accounts with Rights of Survivorship.**
 - 1. If Clients are entering into this Agreement with respect to a joint Account, Clients understand and agree that the representations, warranties and agreements made herein are made on behalf of all of the joint Account holders and further agree that each (a) is a Client; (b) has the authority to act on behalf of the joint Account and Kindur is entitled to rely upon and may accept such instructions from any one Client, which may be limited due to only one of Clients having log-in privileges to the joint Account, without any requirement to seek confirmation of instructions from the other Client(s); (c) is jointly and

severally liable per the terms of this Agreement; and (d) that in the case of death of any of the joint Account Clients, interest in the entire Account shall vest in the surviving account Client(s) under the same terms and conditions of this Agreement and the surviving account Client(s) shall promptly provide Kindur with written notice thereof and provide any documentation reasonably requested by Kindur in its management of the Account. Client shall consult with Client's tax professional or state laws to learn more about joint accounts and the rights associated with such accounts.

2. Client acknowledges and agrees that laws may vary by state, and this type of ownership may not be available in Client's state. **Client shall not create a joint account with Kindur if Client's state does not permit or recognize joint tenants with rights of survivorship.** Client agrees and understands that Kindur will not help Client determine if this type of account is appropriate for Client's particular situation. The Kindur individual account holder who initiates the joint application process via the Website and first executes this Agreement electronically will be the primary account holder (the "**Primary Account Holder**"). Kindur will send year-end tax forms to the Primary Account Holder only.
 3. In the event of a dispute between or among Clients related to a joint Account of which Kindur has notice, Kindur reserves the right, but is not obligated, to place restrictions on the joint Account. For example, if a Client requests a restriction be placed on access to funds in the joint Account because of a pending litigation or dispute between Clients, Kindur may prohibit all transfers of funds from the Account, including, but not limited to, canceling Automatic Clearing House ("**ACH**"), wire and/or other withdrawal privileges, with such restrictions to remain in place until Kindur actually receives and has a reasonable amount of time to act on appropriate court documentation or a written, notarized instruction signed by all Clients. In such a case, all Clients remain liable for any pending ACH transactions that have not yet cleared at the time of the restriction. Kindur also may, at the expense of Clients, commence or defend any action or proceeding for or in the nature of interpleader to have the dispute resolved judicially. If a suit or proceeding for or in the nature of interpleader is brought by or against it, Kindur may deliver the Account into the registry of the court, at which time Kindur will be deemed to be and will be released and discharged from all further obligations and responsibilities under this Agreement.
- vi. **Ownership of Account Assets.** Client is the owner or co-owner of all cash and Securities in the Account, and there are no restrictions on the pledge, hypothecation, transfer, sale or public distribution of such cash or Securities.
 - vii. **Limitations on Available Investments.** Client may request to impose reasonable restrictions among the ETF investments available in Client's Investment Management Program, or modify any such existing restrictions. Nevertheless, Client acknowledges that the Investment Management Program may include only a single ETF for each asset class within the Investment Management Program, with each ETF playing a necessary role in the overall investment strategy and, therefore, Client understands and acknowledges that as a result, Client cannot force exclusions or restrictions of ETFs recommended by Kindur as part of the Investment Management Program.

viii. **Method of Communication; Client Obligation to Check Website.**

1. Client agrees that the primary method of Kindur's communication with Client in connection with the products and services offered under this Agreement will be by posting information on servers accessible from the Website and, to the extent required by law, sending Client a notice that directs Client to the Website from which the information can be read and printed. **Accordingly, any reference in this Agreement to any obligation or undertaking of Kindur providing "notice" or "notifying" or "informing" or "disclosing" or otherwise providing to Client any information, message, notification, update, or amendment (collectively, a "Kindur Communication"), may be satisfied in full by Kindur posting such Kindur Communication to the Website.** Kindur reserves the right, however, to post communications regarding Kindur and/or Client's Account on the Website without providing notice to Client, send communications to Client's postal or electronic mail address of record or to another device Client has registered with Kindur.
 2. **Client agrees to check the Website regularly, as Client may have no other means of knowing that information and communications regarding the Account have been delivered to Client.**
- ix. **Dependence on Client Participation.** Client recognizes that the value and usefulness of the advisory services provided by Kindur will be dependent upon Client's active participation in following the protocols in the Programs, which requires, among other things, Client to provide true and accurate information to Kindur including in the Investment Profile. Client further accepts full responsibility for all investment decisions Client makes in contravention of the investment advice Kindur provides to Client via the Website and agrees to hold Kindur harmless therefrom.
- x. **Households.** Client acknowledges that Kindur may establish a protocol to facilitate all members of a Household (as defined below) to participate in the same Investment Management Program and be subject to the Advisory Fee applicable to such Investment Management Program. The balances of all Accounts in a Household will also be aggregated for the purposes of calculating the Advisory Fee. If one Client in a Household makes revisions to the Investment Profile and/or Programs tied to the Household (the "**Electing Client**"), all members of the Household will have the same revisions applied to them as well. All members of a Household, other than the Electing Client, will be alerted by email of any changes made by the Electing Client, and if such other Household members do not want to participate in the newly-revised Program, they may request to no longer be part of the Household and instead be treated as an individual Client Account by emailing Kindur at support@kindur.com. Any such request will be processed in accordance with Kindur's operational procedures, which could result in an Electing Client's changes to the Investment Profile and/or Programs of the Household being implemented before the other Household member's request to withdraw from the Household has been effected. Members of a Household agree and acknowledge that their Advisory Fees may be charged to any one or more member's Account within such Household and that distributions may be made from any one or more Accounts in such household, without regard to whether such Account is owned by any particular Household member. Therefore, certain Household members' assets may be reduced in a manner that is disproportionate to the assets of other members of the same Household. If Client is not currently a member of a Household and would like to create or join a Household, Client should

contact Kindur at support@kindur.com. A “Household” is defined as a grouping of Clients that Kindur (in its discretion and based off information provided by Clients) will treat as a single unit for the purposes of Advisory Fee calculations, advisory services and Investment Management Program. All Clients in a Household typically must reside at the same physical address or share a joint Account, although Kindur may waive this requirement.

- xi. **Tax and Rollover Advice.** Any tax information provided by Kindur is not a substitute for the advice of a qualified tax advisor. Client should consult a third-party tax advisor to discuss tax-related concerns. Kindur’s communications to Client about rollovers, including any comparisons of Kindur’s services to services available elsewhere, are intended to provide Client with general information that may be useful to Client’s own investment decisions. This general information does not address the details of Client’s personal situation, and it is not intended to be an individualized recommendation that Client take any particular action.

- xii. **Anti-Money Laundering (“AML”).**
 - 1. Client acknowledges that Kindur is, or may in the future be, subject to certain AML and related provisions under applicable laws, rules and regulations and is otherwise prohibited from engaging in transactions with, or providing services to, certain foreign countries, territories, entities and individuals, including without limitation, specially designated nationals, specially designated narcotics traffickers and other parties subject to United States government or United Nations sanctions and embargo programs (collectively, “AML Laws”). Accordingly, Client hereby represents and warrants the following and shall promptly notify Kindur if any of the following ceases to be true and accurate: (a) to the best of Client’s knowledge based upon appropriate diligence and investigation, none of the cash or property that Client has paid or will pay or deposit to Kindur has been or shall be derived from or related to any activity that is deemed criminal under United States law, nor will any of Client’s payments or deposits to Kindur directly or indirectly contravene United States federal, state, international or other laws or regulations, including, without limitation, any AML Laws (b) no contribution or payment by Client to Kindur shall cause Kindur to be in violation of any AML Laws. Client understands and agrees that if at any time it is discovered that any of the representations in this Section 2(a)(xii) are untrue or inaccurate, or if otherwise required by applicable law or regulation related to money laundering and similar activities, Kindur may undertake appropriate actions to ensure compliance with applicable law or regulation, including, but not limited to, freezing or forcing a withdrawal of Client’s cash or assets from Kindur.

 - 2. Client acknowledges that Kindur may require further documentation verifying Client’s identity or the identity of Client’s beneficial owners, if any, and the source of funds used to make payment or deposit to Kindur. Client hereby agrees to provide such documentation as may be requested by Kindur. Furthermore, Client acknowledges and agrees that Kindur may release confidential information regarding Client and, if applicable, any of Client’s beneficial owners, to government authorities, if Kindur, in its sole discretion, determines after consultation with counsel that releasing such information is in the best interest of Kindur.

b. **Program Representations, Warranties and Agreements.**

- i. Client understands and agrees that (1) Kindur does not guarantee the performance of the Account, is not responsible to Client for any investment losses, and the Account is not insured against loss of income or principal; (2) there are significant risks associated with investing in the Investment Management Program and Securities, including, but not limited to, the risk that the Account could suffer substantial losses in value, and this risk applies even when the Account is managed by an investment adviser such as Kindur; (3) the past performance of any benchmark, market index, ETF, or other Security does not indicate its future performance, and future transactions will be made in different Securities and in different economic environments; (4) Kindur will cause the Account to invest in Securities substantially in the proportions set forth by the Investment Management Program (subject to the profile information received from Client and to various other factors, including, without limitation, Client deposits or withdrawals, variations in the allocations due to movements in the prices of Securities over time, and revisions of the Investment Management Program by Kindur from time-to-time consistent with Client's profile information); (5) Kindur will provide only specific reviews described in this Agreement and will not otherwise review or control such Account; and (6) there are significant risks associated with any investment program.
- ii. Client understands and agrees that Kindur's sole obligation hereunder or otherwise is to manage the Account in accordance with the Investment Management Program. Client understands and agrees that Kindur is not responsible for any Losses in an Account, as provided in Section 7 (entitled "*Limitation of Liability and Indemnification*"), and Kindur may at any time in its sole discretion determine that a Investment Management Program may require reallocation of Securities.
- iii. Client understands and agrees that the Account will be managed solely by Kindur based on the information Client has provided to Kindur. Client further understands that if any of the information Client provides to Kindur is or becomes incomplete or inaccurate, the advice provided to Client via the Website may be incomplete or inaccurate, the Account's activities may not achieve Client's desired investment or tax strategy, the Account may purchase Securities from which Client is restricted from purchasing at that time or the Programs may be inappropriate for Client. An Account's transactions may be executed at approximately the same time as other client accounts managed by Kindur in accordance with other clients' investment programs, and if the transactions are large in relation to the trading volume on that particular day, the price may be different than it would be for the execution of a smaller transaction. Client understands and agrees that Kindur has sole discretion regarding the manner in which transaction orders are placed for the purchase and sale of Securities for Client Account(s). Client further understands and agrees that prices of Securities purchased and sold for Client Account(s) may be less favorable than the prices obtained for the same Securities in similar transactions by other client accounts managed by Kindur and/or other non-related market participants.
- iv. Client understands and agrees that an Account's composition and performance may be different for a variety of reasons from those of any Investment Management Program recommendation to a Client. These differences can arise each time the Investment Management Program is adjusted or rebalanced, including, but not limited to, the following instances: (A) when the Account is established and the initial Securities positions are

established; (B) when Client contributes additional capital to such Account; (C) when Client revises his/her Investment Profile and causes Kindur to recommend a new Investment Management Program or revise the existing Investment Management Program; (D) each time the Advisory Fee (described in Section 3 (entitled “*Advisory Fee*”)) is charged and paid from such Account; and (E) any time Kindur adjusts its algorithm by which the composition of the Account is maintained as specified for the Investment Management Program. On any such adjustment, Kindur may adjust the Investment Management Program in its discretion to approximate the composition specified in the Investment Management Program as closely as reasonably practicable based on the conditions at the time.

- v. Client understands and agrees that the prices of Securities purchased or sold for the Account may be less favorable than the prices in similar transactions for other Kindur clients for whom Kindur has designated different Investment Management Programs.
- vi. Client understands and agrees that each separate Account established with Apex must maintain at all times a minimum balance (\$10,000 or as otherwise specified by Kindur on the Website) unless the balance drops below the specified minimum due solely to decreases in the values of the Account’s Securities and not due to any withdrawals of funds while the balance of the Account met the minimum as provided in this Section 2. Without in any way limiting Kindur’s rights pursuant to Section 10 (entitled “*Termination; Withdrawals*”) hereof, if the Account balance falls below the specified minimum, Kindur may liquidate the Account holdings, deliver the proceeds of the liquidation to Client, and close the Account.
- vii. Client understands and agrees that, unlike self-directed brokerage accounts, Client cannot enter individual buy and sell orders for specific Securities to be executed at particular times. Rather, Kindur places orders to buy and/or sell Securities with Apex Clearing Corporation consistent with the discretionary authority granted to it by Client, which includes, among other things, the authority to select which Securities to buy and sell and when to place orders for the execution of Securities. If Client wants to control the specific time during the day that Securities are bought and sold in Client’s account (*e.g.*, Client wants the ability to “time the market”), Client should not use Kindur’s service.
- viii. Client understands and agrees that Kindur will place orders for execution of Securities in the Account in accordance with the investment and trading discretion granted under the terms of this Agreement. Client will receive the price at which such orders are executed in the marketplace. Instability in financial markets may expose Client to greater market, liquidity, and execution risk, including extreme bid-ask spreads, acute price dislocation, and incomplete execution. Kindur may also postpone trades in order to modulate its overall trading volume on a particular business day. Further, account deposits are automatically subject to a processing period that may be up to five (5) business days or longer; deposit-related transactions will not occur until the next business day after this processing period is complete. In addition, Kindur reserves the right, at any time and without notice, to delay or manage trading in response to market instability. For the avoidance of doubt, Kindur does not delay or manage trading based on any view about whether markets are likely to rise or fall.

3. Advisory Fee

- a. For its services, Kindur charges Client investment advisory fees as follows:
 - i. A daily asset-based fee (the “**Advisory Fee**”) at an annualized rate of **0.50%** (the “**Fee Rate**”). The Advisory Fee will be calculated on a daily basis by multiplying by the Fee Rate by the net market value of the Account as of the close of trading on New York Stock Exchange (the “**NYSE**”) on such day (or, if the NYSE is closed on such day, as of the close of trading on the NYSE on the immediately preceding day on which the NYSE was open for trading), and then dividing by 365 (except in any leap year, during which the amount shall be divided by 366). Except as provided below, the aggregate daily fees due for each day in a calendar month shall be due and payable in arrears no later than the tenth (10th) business day of the immediately following calendar month.
 - ii. A one-time fee of **\$149** for participating in the Retirement Roadmap Program, which will apply upon Client’s completion of Kindur’s initial onboarding process; provided, that such one-time fee may be waived or reduced by Kindur in accordance with Section 3(f).
 - iii. For any fixed annuity contract purchased through Kindur Insurance for which Client has not yet elected to begin receiving payments under the terms of the annuity’s Lifetime Income Benefit Rider, Kindur will charge Client a flat fee of \$250 annually for assisting with associated service requests and providing advice regarding the annuity within the context of the Client’s overall portfolio including recommendations on timing for electing income. For any fixed annuity contract purchased through Kindur’s affiliate for which Client has elected to begin receiving payments under the terms of the annuity’s Lifetime Income Benefit Rider, Kindur will charge the Client a fee at the annualized rate of **0.50%** of such annuity’s contract value. This fee will be calculated based on the monthly contract value as determined by the annuity insurance carrier and shall be due no later than the tenth (10th) business day of the following calendar month. This fee will be in addition to the Advisory Fee described in Section 3(a)(i) above, but all other references in this Agreement to “Advisory Fee” are deemed to include this fee.
- b. Kindur will promptly notify Client of any increase or decrease in the Advisory Fee. An increase in the Advisory Fee will be effective for the Account starting in the next month that begins at least thirty (30) days after Kindur sends such notice or posts such notice to the Website. A reduction in the Advisory Fee will be effective for the Account starting in the next month following its reduction.
- c. If Client closes the Account, withdraws the entire balance of the Account, or otherwise terminates this Agreement on any date other than the last business day of the month (except under the circumstances covered by Section 3(d)), Client shall pay the outstanding aggregate daily Advisory Fee for the period from the day immediately following the last day of the last calendar month for which Client has paid, through the effective date of such withdrawal or termination. In addition, Client may incur fees and expenses owed to Apex in connection with closing the Account.
- d. If, for any reason, Kindur closes and liquidates all the positions held in the Account, Client will receive the proceeds of the liquidated portion of the Account net of any Advisory Fee due, and

this Agreement shall terminate. In addition, Client may incur fees and expenses owed to Apex in connection with closing the Account.

- e. If, for any reason, there is insufficient cash available in the Account to cover the Advisory Fees at the time they are charged (*e.g.*, due to the withdrawal of cash in the Account to fund Client's retirement), Kindur, in its sole discretion, may cause Securities in the Account to be sold or otherwise liquidated to raise sufficient cash such that the Advisory Fees may be deducted from the Account.
- f. Kindur reserves the right, in its sole and absolute discretion, to reduce or waive all or any portion of the Advisory Fee (including, without limitation, the one-time fee set forth in Section 3(a)(ii) above) for certain Client Accounts for any period of time determined by Kindur. In addition, Client agrees that Kindur may waive its fees for the Accounts of clients other than Client, without notice to Client and without waiving its fees for Client. In exercise of its sole and absolute discretion, Kindur may amend or terminate any reduction or waiver of the Advisory Fee. Kindur will promptly notify Client of any increase or decrease in the reduction or waiver of the Advisory Fee. A change in the waiver or reduction of the Advisory Fee will be effective for the Account starting in the next month that begins at least thirty (30) days after Kindur sends or posts such notice to the Website.

4. Valuation

The assets in the Account will be valued by Apex Clearing Corporation, or such other entity as designated by Kindur from time to time.

5. Responsibility for Expenses

Kindur charges Client the Advisory Fee as provided in Section 3 (entitled "*Advisory Fee*") hereof. Clients may bear additional fees, however, such as fees embedded in the products (including, without limitation, ETFs) held in the Account. Additionally, Client understands and acknowledges that Client will be subject to certain service charges assessed by Apex in connection with Client's Account. Client agrees that in the event that there are insufficient assets in the Client's Account to pay for the services performed and as a result Kindur is charged and pays for such services that Client will reimburse for any such payment. Client acknowledges that prior to opening an Account with Apex they will read and ensure that they understand all the fees and expenses that Apex may charge to Client. A list of potential fees and expenses that Client may be charged by Apex are attached as Appendix A.

6. Payment of Fees

Kindur may, in its discretion, either (i) cause the Account to pay to Kindur any amount owing to Kindur under this Agreement (ii) bill Client for such amount, in which case Client shall pay such amount to Kindur within ten (10) days of Client's receipt of such bill, or (iii) enter into such other payment options as Client and Kindur may mutually agree including, but not limited to, recurring credit card charges or automatic bank account debits. If Kindur causes the Account to pay Kindur directly, Kindur will inform Apex of the amount of the Advisory Fee to be paid to Kindur directly from the Account and notify Client, after the Advisory Fee has been charged, the amount of the Advisory Fee and the net market values of Client's assets on which the Advisory Fee has been based. As set forth in Section 3 (entitled "*Advisory Fee*") above, Kindur may cause Securities in the Account to be sold or otherwise liquidated for the purpose of deducting Advisory Fees. In any such instance, Kindur in its sole discretion shall

determine which Securities to sell or liquidate, and the timing and methodology for any such sale or liquidation. Notification to Client will be through Client's user account on the Website or by email at the address(es) provided by Client to Kindur.

7. Limitation of Liability and Indemnification

- a. To the extent permitted under applicable law, Client understands and agrees that Kindur will not be liable to Client for any losses, expenses, damages, liabilities, charges and claims of any kind or nature whatsoever (including, without limitation, any legal expenses and costs and expenses relating to investigating or defending any demands, charges and claims) (collectively, "**Losses**") incurred by Client with respect to any Accounts, except to the extent that such Losses are actual losses of Client proven with reasonable certainty and are the direct result of an act or omission taken or omitted by the Adviser during the term of this Agreement which constitutes willful misfeasance, bad faith or gross negligence under this Agreement. Without limitation, Kindur shall not be liable for Losses resulting from or in any way arising out of (i) any action of Client or its previous advisers or other agents, (ii) force majeure or other events beyond the control of Kindur, including without limitation any failure, default or delay in performance resulting from computer or other electronic or mechanical equipment failure, unauthorized access, strikes, failure of common carrier or utility systems, severe weather or breakdown in communications not reasonably within the control of Kindur or other causes commonly known as "acts of god," or (iii) general market conditions unrelated to any violation of this Agreement by Kindur.
- b. Client (and in addition, for entity Client Accounts, Client Representative) shall reimburse, indemnify, defend and hold harmless Kindur, its affiliates and their directors, officers, shareholders, employees and any person controlled by or controlling Kindur from and against any and all Losses relating to this Agreement or the Account arising out of any misrepresentations or act or omissions or alleged act or omission on the part of Client (or Client Representatives) or previous advisers or the custodian or any of their agents, except if such Losses are the direct result of Kindur's willful misfeasance, bad faith or gross negligence in the performance of Kindur's duties or by reason of Kindur's reckless disregard of its obligations and duties hereunder. In addition to the above indemnities, for entity Clients, Client Representative shall further indemnify and defend Kindur and Kindur's directors, officers, shareholders, employees and affiliates and hold them harmless from and against any and all claims, losses, damages, liabilities and expenses, as they are incurred, resulting from or in connection to Client's assertion of Client Representative's lack of proper authorization from Client to enter into this Agreement. Notwithstanding anything in this Section 7 or otherwise in this Agreement to the contrary, nothing herein shall constitute a waiver or limitation of any rights that Client may have under any federal or state securities laws, which rights may arise even if Kindur's recommendation or other act or failure to act hereunder does not constitute willful misfeasance, bad faith or gross negligence in the performance of Kindur's duties or by reason of Kindur's reckless disregard of its obligations and duties hereunder.

8. Power of Attorney

Client appoints Kindur to manage the Account on a discretionary basis and act as Client's attorney-in-fact with respect to the Account, with limited power and authority for Client and on Client's behalf to buy, sell, and otherwise effect investment transactions in the name of the Account in accordance with the Investment Management Program. Kindur shall manage the Account by issuing instructions to

Apex, or any other designated entity from time to time, to cause the Account to purchase and sell Securities pursuant to the Investment Management Program.

9. Proxies

Client acknowledges and understands that Client is solely responsible for voting all proxies, and receiving related materials, for any security held in the Account.

10. Termination; Withdrawals

- a. This Agreement may be terminated by either party with or without cause by notice to the other party, which notice shall be provided by Client to Kindur through the Website and by Kindur to Client through the primary email address connected to Client's Account (as provided and updated by Client from time to time). Client may withdraw all or part of the Account by notifying Kindur at any time provided that all partial withdrawals comply with Kindur's required Account minimums as posted on the Website and updated from time to time, unless Kindur otherwise consents in advance. Client's withdrawal of all of the Account under this Agreement, or Client's withdrawal that results in an Account balance below the minimum as provided in Section 2(b)(vi) hereof will terminate this Agreement.
- b. Upon termination of this Agreement, Sections 6 (entitled "*Payment of Fees*") (only as to fees accruing prior to termination), 7 (entitled "*Limitation of Liability and Indemnification*"), 12 (entitled "*Assignment*"), and 14 through 16 (entitled "*Governing Law and Venue*," "*Arbitration*" and "*Miscellaneous*," respectively) shall survive such termination. Client understands and agrees that upon termination of this Agreement, Kindur may determine to liquidate immediately all holdings in the Investment Management Program and the Account, and subject to Section 7 hereof, Kindur shall not be liable to Client for any consequences of such liquidation.

11. Account Statements from Custodian

Client will receive account statements via electronic delivery from Apex, which are the official records of the Account. Kindur may also provide information about the Account from time to time.

12. Assignment

Kindur may not assign this Agreement without the prior consent of Client or the consent of any additional authorized signatories on behalf of Client, if such consent is required under the Investment Advisers Act of 1940, as amended (the "**Advisers Act**"). In the event of an assignment by Kindur, Kindur shall request any required consent(s) of Client within a specified reasonable time (which shall not be less than thirty (30) days). If Client does not respond to such request within the time specified, Kindur shall inform Client that the proposed assignee will continue the advisory services of Kindur for a specified reasonable time (which shall not be less than thirty (30) days), and if Client does not respond to such second notice from Kindur, Client's continued acceptance of investment management services from the proposed assignee shall constitute Client's consent(s) to the assignment. This Agreement shall bind and inure to the benefit of and be enforceable by the parties and their respective successors and assigns.

13. Death or Disability

If a Client is an individual, Client's death, disability or incompetency will not automatically terminate or change the terms of this Agreement. However, Client's executor, guardian or attorney-in-fact may terminate this Agreement by giving written notice to Kindur.

14. Governing Law and Venue

This Agreement shall be governed exclusively by and construed and interpreted in accordance with the U.S. Federal Arbitration Act, federal arbitration law, and the laws of the State of New York, excluding its provisions on conflicts or choice of laws. Except as otherwise expressly set forth in Section 15 (entitled "*Arbitration*") of this Agreement below, any legal action or proceeding arising under this Agreement shall be brought exclusively in courts located in New York, NY or federal court for the Southern District of New York, and the parties hereby irrevocably consent to the personal jurisdiction and venue therein. Further, Client hereby irrevocably waives, to the fullest extent permitted by law: (a) any objection Client may have now or in the future to such jurisdiction or venue, and (b) any claim that any such action or proceeding arising under this Agreement has been brought in an inconvenient forum. Except as otherwise set forth in this Agreement, nothing limits either party's right to commence and prosecute any legal or equitable action or proceeding before any court of competent jurisdiction to obtain injunctive or any other form of relief.

15. Arbitration

- a. THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION. BY ENTERING INTO THIS AGREEMENT THE PARTIES AGREE AS FOLLOWS:**
- i. ALL PARTIES TO THIS AGREEMENT ARE GIVING UP THE RIGHT TO SUE EACH OTHER IN COURT, INCLUDING THE RIGHT TO A TRIAL BY JURY EXCEPT AS PROVIDED BY THE RULES OF THE ARBITRATION FORUM IN WHICH A CLAIM IS FILED;**
 - ii. ARBITRATION AWARDS ARE GENERALLY FINAL AND BINDING; A PARTY'S ABILITY TO HAVE A COURT REVERSE OR MODIFY AN ARBITRATION AWARD IS VERY LIMITED;**
 - iii. THE ABILITY OF THE PARTIES TO OBTAIN DOCUMENTS, WITNESS STATEMENTS AND OTHER DISCOVERY IS GENERALLY MORE LIMITED IN ARBITRATION THAN IN COURT PROCEEDINGS;**
 - iv. THE ARBITRATORS DO NOT HAVE TO EXPLAIN THE REASON(S) FOR THEIR AWARD EXCEPT IN VERY LIMITED CIRCUMSTANCES;**
 - v. THE PANEL OF ARBITRATORS WILL TYPICALLY INCLUDE A MINORITY OF ARBITRATORS WHO WERE OR ARE AFFILIATED WITH THE SECURITIES INDUSTRY;**
 - vi. THE RULES OF SOME ARBITRATION FORUMS MAY IMPOSE TIME LIMITS FOR BRINGING A CLAIM IN ARBITRATION; AND**
 - vii. THE RULES OF THE ARBITRATION FORUM IN WHICH THE CLAIM IS FILED ANY AMENDMENTS THERETO, SHALL BE INCORPORATED INTO THIS AGREEMENT.**

THIS ARBITRATION PROVISION SHOULD BE READ IN CONJUNCTION WITH THE DISCLOSURES IN THIS AGREEMENT. ANY AND ALL CONTROVERSIES, DISPUTES OR CLAIMS BETWEEN KINDUR AND CLIENT OR THEIR REPRESENTATIVES, EMPLOYEES, DIRECTORS, OFFICERS, OR CONTROL PERSONS, ARISING OUT OF, IN CONNECTION WITH, FROM, OR WITH RESPECT TO (a) ANY PROVISIONS OF OR THE VALIDITY OF THIS AGREEMENT OR OTHER AGREEMENTS RELATING TO CLIENT'S PARTICIPATION IN THE PROGRAMS, (b) THE RELATIONSHIP OF THE PARTIES HERETO, OR (c) ANY CONTROVERSY ARISING OUT OF KINDUR'S BUSINESS OR CLIENT'S INDIVIDUAL ACCOUNT OR KINDUR ACCOUNT (COLLECTIVELY, "CLAIMS"), SHALL BE CONDUCTED SOLELY BY ARBITRATION PURSUANT TO THE RULES THEN IN EFFECT OF THE AMERICAN ARBITRATION ASSOCIATION. ARBITRATION MUST BE COMMENCED BY SERVICE OF A WRITTEN DEMAND FOR ARBITRATION OR A WRITTEN NOTICE OF INTENTION TO ARBITRATE UPON THE OTHER PARTY. THE DECISION AND AWARD OF THE ARBITRATOR(S) SHALL BE CONCLUSIVE AND BINDING UPON ALL PARTIES, AND ANY JUDGMENT UPON ANY AWARD RENDERED MAY BE ENTERED IN A COURT HAVING JURISDICTION THEREOF, AND NEITHER PARTY SHALL OPPOSE SUCH ENTRY. ANY SUCH ARBITRATION SHALL BE HELD IN THE CITY AND STATE WHERE STASH'S PRINCIPAL OFFICE IS LOCATED AT THE TIME SUCH ARBITRATION IS COMMENCED. THE PARTIES AGREE THAT THERE SHALL BE NO RIGHT OR AUTHORITY FOR ANY CLAIMS TO BE ARBITRATED ON A CLASS ACTION BASIS, AND CLIENT EXPRESSLY WAIVES ANY RIGHT TO BRING A CLASS ACTION LAWSUIT OR ARBITRATION AGAINST KINDUR OR ITS REPRESENTATIVES, EMPLOYEES, DIRECTORS, OFFICERS, OR CONTROL PERSONS WITH RESPECT TO ANY CLAIMS.

Notwithstanding the foregoing or anything to the contrary in this Agreement, in no way shall this Agreement constitute a waiver or limitation of rights that Client may have under federal or state securities laws to pursue a remedy by other means if and to the extent such laws guaranty such right to Client and do not permit the waiver thereof.

- b. *Class Action Waiver.* **CLIENT AND KINDUR AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN CLIENT'S OR ITS INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING.** Further, if our Dispute is resolved through arbitration, the arbitrator may not consolidate another person's claims with Client's claims, and may not otherwise preside over any form of a representative or class proceeding. If any of the specific provisions within this Section 15 are found to be unenforceable, the remainder of this Section 15 shall not be affected thereby and, to this extent, the provisions of this Section 15 shall be deemed to be severable.

16. Miscellaneous

- a. *Notices.* All notices and communications under this Agreement must be made through the Website or by email. Kindur's contact information for this purpose is support@kindur.com, and Client's contact information for this purpose is contained in Client's user account on the Website and the primary email address(es) in Client's account application as Client shall update from time to time.
- b. *Waiver or Modification.* Kindur's waiver or modification of any condition or obligation hereunder shall not be construed as a waiver or modification of any other condition or obligation, nor shall Kindur's waiver or modification granted on one occasion be construed as applying to any other occasions.

- c. **Severability.** The invalidity or unenforceability of any provision hereof shall in no way affect the validity or enforceability of any and all other provisions hereof.
- d. **Amendment.** Client acknowledges that Kindur may amend this Agreement from time to time without any action of Client, which amendment(s) will become effective and applicable to Client when published on Kindur's website or otherwise made available to Clients (except that any fee increase will be effective starting in the next month that begins at least thirty (30) days after Kindur sends such notice or posts such notice to the Website) and shall govern the relationship between Client and Kindur during the entire term of this Agreement. ***Client acknowledges that Client will be responsible for checking Kindur's website periodically for such amendment(s) to this Agreement.***
- e. **Independent Contractor.** Kindur is and will hereafter act as an independent contractor of Client, and nothing in this Agreement may be interpreted or construed to create any employment, partnership, joint venture or other relationship between Kindur and Client.
- f. **Entire Agreement.** This Agreement is the entire agreement of the parties regarding the subject matter hereof and supersedes all prior or contemporaneous written or oral negotiations, correspondence, agreements and understandings.
- g. **No Third-Party Beneficiaries.** Neither party intends for this Agreement to benefit any third party not expressly named in this Agreement.

17. Electronic Signatures

Client's intentional action in providing an electronic signature, constituted by clicking a button indicating an electronic signature, typing Client's name in a signature field, or otherwise entering an electronic signature, is valid evidence of consent to be legally bound by this Agreement and by other documentation submitted in the application process or governing Client's relationship with Kindur, and as valid evidence of consent to be legally bound by any other documents relating to the Programs Client electronically signs.

The use of an electronic version of Account documents fully satisfies any requirement that they be provided to Client in writing. Client acknowledges that Client may access and retain a record of the documents relating to the Programs that Client electronically signs. Client is solely responsible for reviewing and understanding all of the terms and conditions of these documents. Client accepts as reasonable and proper notice, for the purpose of any and all laws, rules, and regulations, notice by electronic means, including, the posting of modifications to this Agreement on the Website.

The electronically stored copy of this Agreement is considered to be the true, complete, valid, authentic, and enforceable record of the Agreement, admissible in judicial or administrative proceedings to the same extent as if the document and records were originally generated and maintained in printed form. Client agrees not to contest the admissibility or enforceability of Kindur's electronically stored copy of the Agreement in any proceeding arising out of the terms and conditions of the Agreement. If more than one individual has electronically signed this Agreement as a Client, obligations under this Agreement will be joint and several and identical to the obligations of joint Account holders who have signed a paper Agreement.

18. Complaints

Formal written complaints about Client's Account may be directed to Kindur at support@kindur.com or by mail at:

Attn: Customer Support
Kindur
147 West 24th Street
6th Floor
New York, NY 10011

19. Supplemental Terms and Conditions

- a. **US Clients Only.** Client understands that the Website and services offered therein, including, but not limited to, the Programs, are intended to be made available only to individuals in the United States, and the information on the Website and the Programs are only for such persons. Nothing on the Website or the Programs shall be considered a solicitation to sell advisory or insurance services to any person in any jurisdiction where such offer or solicitation would be unlawful under the laws of such jurisdiction. Client acknowledges and agrees that no person may utilize Kindur's advisory services under this Agreement or execute this Agreement if (i) such person is not eighteen (18) years of age or older, or (ii) such person is barred from using the Website and the services provided therein, including, but not limited to, the Programs, under the laws of the United States or other countries, including the country in which such person is resident or from which such person intends to utilize Kindur's services.
- b. **Advisory Services.** Kindur offers individuals a means to establish one or more Kindur and/or Client Accounts to take part in the Investment Management Program. Kindur interacts with Client via the Website. Client understands that Kindur provides Client with investment advice based on the information provided by Client to Kindur. Client hereby understands and agrees that the Program: (i) is not a complete investment program; (ii) has inherent limits on the data and factors it uses, and does not take into account all relevant factors and considerations, including any information Client has provided to Kindur or its affiliates in connection with other accounts; (iii) does not account for multiple goals or profiles; (iv) has limits on asset allocation models, profiles, and underlying instruments; (v) is not suitable for all investors; and (vi) relies solely on the information provided by Client, including the accuracy thereof, in providing investment advice, and does not verify the completeness or accuracy of such information initially or at other times.
- c. **Agreements with Custodian.** Kindur will open a Kindur Account with Client only pursuant to the terms and conditions of this Agreement. Kindur may assist Client, through the Website, to open one or more Accounts established and owned by Client at Apex, the designated clearing broker and qualified custodian for Clients participating in the Investment Management Program. Client will be required to open a separate Account with Apex for different account categories, such as brokerage, IRA or Roth IRA accounts (each constituting their own Account, subject to its own account minimum and applicable charges). Client's establishment of an account at Apex may be delayed until such time as

Client authorizes a contribution to fund his or her Account through Apex. For all Accounts other than IRAs, Client's participation in the Investment Management Program requires that Client enter into, and agree to the terms of, a customer agreement with Apex (the "**Apex Non-IRA Agreement**"), under which Apex will act as the clearing broker and qualified custodian for Client's Account. For IRA Accounts, Client's participation in the Investment Management Program requires that Client enter into a different agreement with Apex to serve as Client's IRA custodian and provide Client with brokerage services (the "**Apex IRA Agreement**," and each of the Apex Non-IRA Agreement, the "**Apex Agreement**"). Client acknowledges and agrees that neither Kindur nor any investment service provider engaged by Kindur is responsible for the obligations of Apex or any successor custodian. Kindur and Apex have separate agreements with Client, each of which entitles Client to different rights and requires that Client undertake different obligations. Client agrees and acknowledges that it will review both of these carefully and understand its rights and obligations as they relate to Apex separately from those applicable to Kindur. Prospectuses related to Client's investments through the Investment Management Program will be emailed to Client by Apex. Apex will also provide Client confirmations by sending emails that contain uniform resource locator (URL) links to confirmation information. Trade confirmations will be available through the Website.

- d. **Deposits, Withdrawals, Allocation Changes.** At any time, Client may enter instructions with Kindur to make cash deposits to its Account from a linked checking account or withdrawals from the Account to a linked checking account by taking appropriate action on the Website. Client understands and agrees that the deposit and withdrawal of funds to or from his or her Account may be conducted in cash via ACH transaction from or to his or her linked checking account if such transactions are permitted and/or as available on the Kindur Website. Client understands and agrees that ACH transactions are subject to processing delays which may last up to five (5) business days or longer and funds transferred may not be credited to their Account or otherwise available to Client during processing. Kindur, in its sole discretion, may impose a longer waiting period during which funds may not be available for trading or withdrawal. Kindur may, in its sole discretion, permit and/or require the transfer of funds into or out of the Account in other forms or via alternative means (*e.g.*, check, wire transfer or Automated Customer Account Transfer (ACAT) process). Kindur reserves the right, in its sole discretion and without advance notice, to refuse certain types of additions of funds to Client's Account. Kindur reserves the right to require that Client make requests for withdrawals from its Account in writing. Subject to the terms of this Agreement, Client may enter instructions with Kindur to withdraw an amount up to the current market value of its Account, not including fees that are due. Depending upon the date and time of the request, the transaction may be processed on the following business day. Client understands that Kindur does not accept Client orders for the execution of transactions.
- e. **Client Profile Changes.** At any time, Client may make changes to Client's Investment Profile on the Website. Client understands and agrees that the Website processes changes to Investment Profiles on the following business day and, as a result, any asset re-allocation and/or rebalancing required as a result of such Investment Profile changes may not occur until up to four business days after Client makes such changes.

20. Client Acknowledgements

- a. **Initial Brochure Delivery.** Client acknowledges receipt of Kindur's brochure, delivered electronically, that would be required to be delivered under the Advisers Act (including the information in Part 2 of Kindur's Form ADV), which is available on the Website and provided [here](#).
- b. **Annual Brochure Delivery.** On written request by Client, Kindur agrees to annually deliver electronically, without charge, Kindur's brochure required by the Advisers Act.
- c. **Website Terms of Use.** Client acknowledges that Client has been provided with, and has had an opportunity to review, Kindur's Website [Terms of Use](#). Client understands and agrees to all of the terms and conditions therein, as they may be amended or updated from time to time.
- d. **Privacy Policy.** Client acknowledges receipt of the Kindur [Privacy Policy](#). Client understands, acknowledges, and agrees that Client can opt-out of the Kindur Privacy Policy and certain portions of the Kindur Privacy Policy at any time; *provided, however*, if Client does opt out, Kindur may choose to terminate this Agreement and related Account(s).

21. **Consent to Electronic Delivery and E-Sign Agreement.** Client acknowledges receipt and acceptance of the [E-Sign Agreement](#) provided to Client at the time this Agreement is made. All written notices to any party under this Agreement shall be sent to such party in electronic form either through applicable means of the Website or through designated email addresses, or such other address as such party may designate in writing to the other. Client is responsible for maintaining a valid email address and software and hardware to receive, read and send email. Client hereby agrees to provide Kindur with a current email address and promptly notify Kindur of any changes to his or her email address in his or her Account on the Website. Notwithstanding the above, Kindur may occasionally require certain communications from Client to be sent in non-electronic form.

Appendix A
Potential Fees & Expenses Charged by Apex

Below is a list of ancillary fees Clients may incur that are not included in the Advisory Fee. These fees would be incurred based on a Client's request, beyond our control and accordingly excluded from the fees and services covered by the Advisory Fee. Should a Client incur any of these fees, such Client will be responsible for their payment in accordance with the terms and conditions of this Advisory Agreement and Client's agreements with Apex. This list of fees is the current list of ancillary fees, but Kindur reserves the right to change these fees in the future.

Execution Services

Outgoing Wire Transfers (Domestic Bank)	\$12.00 per wire
Outgoing Wire Transfers (Foreign Bank)	\$50.00 per wire
Electronically Delivered Documents	
Confirms	No Charge
Statements	No Charge
Tax Statements	No Charge
Incoming ACAT Transfers	No Charge
ACH cost (per transaction)	\$0.00 per transaction
Paper Check Draft (USD) Domestic	\$5.00 per check
Paper Check Draft (USD) International	\$10.00 per check
Returned Checks / ACH / Wires and Recalls (Including amendments/repairs)	\$30.00 per item
ACH Notice of 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

Retirement Plan Services

Annual Maintenance Fee	\$10.00 per account
Termination Fee	\$60.00 per event

Other Miscellaneous Services Fees

Postage and Handling (Paper Only)	
Confirms	\$2.00 per confirm
Statements (monthly and quarterly)	\$5.00 per statement
Outgoing ACAT Transfers	\$75.00 per account
Limited Partnerships/Private Placements (IRAs only)	\$250.00 per investment