MissionSquare WEALTH MANAGEMENT

Account Agreement

This Agreement governs all Accounts that you open with MissionSquare Wealth Management, all transactions in your Accounts, and all of the Services that you receive in connection with such Accounts. By opening an Account with us, you acknowledge that you have received, read, and understand this Agreement and agree to be bound by its terms. For the avoidance of doubt, this Agreement does not govern any accounts you may open or maintain with our corporate parent, MissionSquare Retirement.

"**You**", "**your**", or "**Account Owner**" means each person (including any legal entity, if applicable) that is an owner specified on the Account application and in whose name (or for whose benefit) the Account is opened and, as the context may require, any person submitting the Account application on any such owner's behalf. The singular of such terms shall include the plural as the context may require. "**We**", "**us**", "**our**", or "**MissionSquare**" means ICMA-RC Services, LLC doing business as MissionSquare Wealth Management, a broker-dealer registered with the U.S. Securities and Exchange Commission ("**SEC**") and a member of the Financial Industry Regulatory Authority Inc. ("**FINRA**").

1. Definitions

"**Account**" means each account that you open with MissionSquare Wealth Management, including self-directed accounts as well as Investment Advisory Accounts.

"**Account Documents**" means each and every disclosure, notice, agreement, undertaking, fee schedule, statement, record, document, data or other information that we or the Clearing Firm provide or make available to you, or that you sign or submit or agree to (including electronically) in connection with your relationship with us, including, without limitation, this Agreement and the MissionSquare Wealth Management Form CRS, whether provided at the time you enter this Agreement or at any time in the future.

"**Agreement**" means this Account Agreement, as well as any Account Documents, each of which is expressly incorporated by reference into this Agreement, and in each case as amended from time to time.

"**Applicable Law**" means all applicable federal and state laws, rules and regulations, rules of any self-regulatory organization, and the constitution and applicable rules, regulations, customs, and usages of any exchange or market and its clearinghouse. Where applicable, such term includes the Internal Revenue Code of 1986, as amended (the "Code").

"**Business Day**" means Monday through Friday, excluding any federal holiday, bank holiday or New York Stock Exchange holiday.

"**Clearing Firm**" means Apex Clearing Corporation, a broker-dealer registered with the SEC and a member of FINRA.

"**Communications**" means any documents, communications and information related to your Account, including, without limitation, Account Documents, Account statements, trade confirmations, prospectuses, proxy materials, tax forms, required disclosures, shareholder reports, agreements and other Account and investment-related documents and communications.

"**Investment Advisory Account**" means an Account for which you receive wrap fee program or other investment advisory services from us pursuant to an Investment Advisory Agreement.

"**Investment Advisory Agreement**" means a written agreement between you and MissionSquare Wealth Management pursuant to which we act as your investment adviser and provide wrap fee programs or other investment advisory services for your Account, as further set forth in such agreement.

"**IRA**" means a traditional or Roth individual retirement account described in Code section 408(a).

"**Platform**" means any website, mobile or other application, or other electronic interface, system or platform through which we provide the Services, including www.missionsquarewealth.com.

"**Services**" means all brokerage and other services that we offer through or in connection with the Account, regardless of how you access them (for example, in person, over the phone, through the Platform).

"**Third-Party Provider**" means any third-party who provides information, tools, or services, including financial and investment tools, Market Data (defined below), reports, alerts, calculators, access to online conferences, telecasts, bulletin boards, tax preparation, or account management tools, in connection with the Services whether through the Platform or otherwise.

2. <u>Your Account</u>

a. Cash Account. You acknowledge and agree that your Account is a cash account and not a margin account, and that we do not currently offer margin accounts, so you will not be able to borrow funds from us for the purpose of buying or trading in securities.

b. Custody and Clearing. You acknowledge and agree that we are introducing your Account to the Clearing Firm, who provides execution, custody and clearing services for your Account pursuant to a fully disclosed clearing agreement between us and the Clearing Firm. You acknowledge and agree to the allocation of MissionSquare Wealth Management's and the Clearing Firm's responsibilities with respect to your Account as set forth in this Agreement.

You acknowledge and agree that we are responsible for:

- obtaining and verifying Account information and documentation,
- opening and approving your Account,
- accepting orders and other instructions from you and transmitting such orders and instructions to the Clearing Firm as appropriate,
- responding to any questions or complaints from you regarding your Account.

You acknowledge and agree that the Clearing Firm is responsible for:

- the clearance and settlement of securities transactions,
- the execution of securities transactions,
- preparing and sending transaction confirmations and periodic Account statements,
- receiving delivery of and acting as custodian for funds and securities delivered on behalf of your Account, and
- following appropriate instructions from us with respect to your Account, including instructions with respect to orders, transactions and the receipt and delivery of funds and securities.

You agree that all checks will be made payable only to the Clearing Firm. You agree to not make checks payable to, and shall not send cash or other payments to, and shall not make loans to, MissionSquare Wealth Management or any of our financial professionals or any businesses owned or controlled by our financial professionals.

c. IRAs. If you are opening an Account for an IRA, you hereby appoint the Clearing Firm as IRA custodian and MissionSquare Wealth Management as broker-dealer. You have received and understand and agree that the Apex Individual Retirement Custodial Account Agreement and Disclosure Statement or Apex Roth Individual Retirement Custodial Account Agreement and Disclosure Statement, as applicable, govern your relationship with Clearing Firm.

d. Scope of Products and Services. You understand and agree that only certain securities, investments and services are available through your Account and that you are responsible for entering into a relationship with another financial institution in order to access any securities, investments and services or products that are not available through your Account. By way of example and not limitation, the following investments are not available in your Account: options; debt securities; municipal securities; direct crypto assets; penny stocks; variable life insurance and annuities; inverse and leveraged ETFs; structured products; and private placements. You further agree to not use your Account to effect a day-trading strategy, as defined in FINRA Rule 2130(e).

e. Our Capacity. You acknowledge and agree that: (i) the services that we provide pursuant to this Agreement are limited to brokerage and related services and do not include legal, tax, or estate planning advice; (ii) you are responsible for all investment and other decisions that you make with respect to your Account, including decisions to buy, sell or hold investments or continue with an investment strategy, and all such decisions are at your own risk; (iii) you are responsible for reading the disclosure and offering documents of any security in which you invest; (iv) unless you have an Investment Advisory Account (which would be governed by a separate Investment Advisory Agreement): (A) your Account is solely a self-directed brokerage account, (B) neither MissionSquare Wealth Management nor any of our affiliates are, or shall become, a fiduciary with respect to you or your Account, (C) we do not provide recommendations or personalized investment advice to you in connection with your Account, and any Communications from us, including any research, analysis, news, or other information that is made available through the Platform, should not be relied upon as recommendations or personalized investment advice to you, and (D) we have no duty to monitor the investments in your Account. For the avoidance of doubt, the terms of this Agreement solely govern our provision of the Services, which we provide in our capacity as a broker-dealer, and any services that we provide to an Investment Advisory Account pursuant to an Investment Advisory Agreement shall be governed by the terms of such Investment Advisory Agreement.

f. Security for Indebtedness. You consent to us having a continuing security interest in, right of set-off to and lien on all securities, cash, investment property, and other property in your Account ("**Collateral**") and any amounts on deposit from time to time in deposit accounts held for the benefit of our customers ("**Deposit Account Collateral**"). You agree that all Collateral and Deposit Account Collateral are financial assets under Article 8 of the New York Uniform Commercial Code ("**NY UCC**") and that we have a perfected security interest in the Deposit Account Collateral under Article 9 of the NY UCC. Subject to Applicable Law, and without prior notice to you, we may sell or transfer the Collateral or Deposit Account Collateral to satisfy our obligations. We also have the discretion to determine which securities and other properties are to be sold and which contracts are to be closed. We have all the rights of a secured party under the NY UCC. If the Account is for an IRA, this section shall not apply to the extent such application conflicts with any provisions of the Code.

3. <u>You and Your Obligations</u>

a. Authority to Enter into this Agreement. You and each person signing this Agreement (including electronically) on your behalf represent, warrant, and covenant that: (i) you have duly authorized the execution and implementation of this Agreement, and this Agreement has been executed on your behalf by persons authorized to do so; (ii) you are the owner of all the assets which you place in the Account, and no one has any interest in the Account unless such interest is shown in the title of the Account; (iii) there are no restrictions on the public sale, distribution, or ownership of the assets in the Account; (iv) if an individual, you are at least 18 years old and of legal age to enter into this Agreement; (v) if a legal entity customer, as defined in 31 C.F.R. § 1010.230, you agree to promptly notify us if and when any beneficial ownership information you have provided to us changes; (vi) entering into this Agreement does not conflict with or violate any provision of law, regulation, policy, contract, deed of trust, articles of incorporation, limited liability company agreement, partnership agreement, IRA governing documents, or other instrument to which you are a party or by which you are bound, and this Agreement constitutes a valid and binding obligation enforceable in accordance with its terms; (vii) you shall promptly deliver such information, papers, and documents required or reasonably requested by us in your sole discretion in connection with the performance of our duties under this Agreement, including, but not limited to, all such evidence of authority to act, designations of Authorized Persons (defined below), trust agreements or certifications, and certified copies of articles of incorporation, limited liability company agreements, partnership agreements, and similar organizational documents; (viii) no person who is not identified in the Account application has any interest in the Account; and (ix) you shall promptly notify us of any change in the foregoing warranties, representations, and covenants or any other change which may affect the management of the Account, and you will hold harmless and indemnify us, our affiliates, and each of our and their respective officers, directors, employees, agents, and other persons associated with us and them, against any and all liabilities, losses, costs, judgments, penalties, claims, actions, damages of any kind (whether direct, indirect, incidental, special, punitive, or consequential), expenses (including legal expenses), or reasonable attorney's fees (collectively, "**Losses**") which may be incurred or suffered if and to the extent such Losses are caused by the inaccuracy or breach by you of the foregoing representations, warranties, and covenants.

b. U.S. Residency. You acknowledge and agree that: if you are an individual, you are a U.S. citizen and a resident of the United States, or a U.S. resident alien; or, if you are a corporation, limited liability company, partnership, trust, or other similar entity, you are incorporated or organized under the laws of a U.S. state or territory or the District of Columbia and are domiciled with a principal place of business in a U.S. state or territory or the District of Columbia.

c. Accuracy of Information. You acknowledge and agree that all the information that you have provided us in connection with your Account is true and correct. You agree to promptly notify us in writing within ten (10) Business Days after any change in such information by updating such information on the Platform. We may rely upon all information you provide to us, including for making security or Account recommendations and for contacting you using the contact information that you have provided to us.

d. No Retirement Plan Assets; Other Prohibited Accounts. You represent, warrant, and covenant that: (i) the Account Owner is not a retirement plan, pension plan or similar plan, entity or account and (ii) the assets held in the Account do not constitute assets of any "employee benefit plan" within the meaning of Section 3(3) of the Employee Retirement Income Security Act of 1974, as amended ("**ERISA**"). You represent, warrant, and covenant that you are not (i) a securities broker-dealer (including a foreign broker-dealer or foreign bank acting as a broker-dealer); or (ii) a governmental entity or an agency or instrumentality of a governmental entity, whether federal, state, municipal, or otherwise.

e. Authorized Persons. You agree that (i) each natural person who is named in the Account application or any subsequent instruction as a person who is authorized to provide instructions on the Account (each, an "**Authorized Person**") is authorized to establish, maintain and operate the Account on behalf of the Account Owner, to provide any required or requested tax certifications, to bind the Account Owner to this Agreement, to designate other Authorized Persons, and to revoke the designation of other Authorized Persons; (ii) each Authorized Person is authorized to act individually, independently and without the consent of any board of directors, board of trustees, member, manager, officer or similar person or body of the Account Owner; (iii) notice sent to any Authorized Person will constitute notice to the Account Owner; (iv) nothing in the organizational documents, agreements or laws governing the Account Owner imposes any obligation upon us to determine the purpose or propriety (A) of any instructions received from any Authorized Person or (B) of payments or deliveries to or among Authorized Persons. The foregoing authority of each Authorized Person shall remain in full force and effect until such authority is revoked through written or electronic instructions, in such form as may be required by us, that are delivered to and accepted by us.

Each Authorized Person agrees, in his or her personal capacity, that his or her relationship with us with respect to the Account(s) will be governed by this Agreement. Each Authorized Person that submits the Account application or any other information about the Account Owner to us certifies, represents and warrants that all such information is complete, true and accurate. In the case of the termination or dissolution of the Account Owner, each Authorized Person agrees to notify us promptly in writing and to execute any supplementary authorization that we may require.

f. Payment of Indebtedness Upon Demand. You are liable for the payment upon our demand of any obligations owing in your Account, including the reasonable costs incurred in collecting such amounts.

g. Tax. You acknowledge that it is your responsibility to declare any income, gains, or similar to all applicable tax authorities, make any tax filings, and to pay any and all taxes, duties, or similar ("tax") when due in all applicable jurisdictions. You undertake and warrant to us that you will comply in full with all applicable tax laws and obligations to which you are subject. MissionSquare Wealth Management and/or the Clearing Firm may report information regarding your Account to the Internal Revenue Service or any other tax authority in accordance with Applicable Law.

h. Compliance with Laws. You agree to comply with all laws, rules, and regulations applicable to your Account.

4. <u>Terms for Specific Account Types</u>

a. Joint Accounts. If you open an Account, you represent that you are the sole accountholder and you acknowledge that you cannot establish the Account as Joint Tenants with Rights of Survivorship or Tenants in Common.

b. IRAs. If this Agreement is entered into by you as owner or beneficiary of an IRA, you represent and warrant that you have determined that the fees associated with the Account are reasonable within the meaning of Code section 4975 and applicable Department of Labor regulations. You further represent and warrant that you will not cause the IRA to engage in a prohibited transaction under Code section 4975, to make investments that are treated as distributions under Code section 408(m), or that would otherwise violate Code section 408.

Certain investments held in an IRA may require the IRA to file tax returns and pay taxes from Account assets, reducing the tax deferred value of the IRA. We do not provide tax advice or prepare or file any tax returns. You are solely responsible for all tax consequences, filings, and payments relating to any IRA investment.

You understand that if you have elected to convert a traditional IRA, other than a MissionSquare Wealth Management traditional IRA, to a MissionSquare Wealth Management Roth IRA, then all parts of this Agreement will apply to your MissionSquare Wealth Management IRA established to facilitate the conversion and to your MissionSquare Wealth Management Roth IRA. You understand that you cannot convert assets in a SIMPLE IRA to a Roth IRA until after the expiration of the two-year period beginning on the date you first participated in the SIMPLE IRA Plan maintained by your employer.

If you are opening a Roth IRA with a rollover from an employer-sponsored retirement plan, you certify the rollover is from an eligible employer-sponsored retirement plan and the rollover contribution meets applicable Code requirements.

If you are opening an Account with a distribution from an employer-sponsored retirement plan, you certify that such a distribution qualifies for rollover treatment, and you irrevocably elect to treat such contribution as a rollover contribution. Additionally, you agree that, to the extent that inherited employer-sponsored plan assets are being directly rolled to an inherited IRA, you understand that it is your responsibility to ensure that only eligible assets are rolled and that all required minimum distribution requirements are satisfied prior to the rollover.

For retirement accounts for which the Clearing Firm makes designated distributions pursuant to Section 3405 of the Internal Revenue Code or any successor provision thereto, you authorize us to execute Form W-4P (or an acceptable substitute) on your behalf and to provide such Form to the Clearing Firm.

Any provision in this Agreement that is in conflict or inconsistent with the applicable IRA custodial agreement or relevant sections of the Code shall be interpreted to be consistent with the Code.

5. <u>Communications and Instructions</u>

a. Your Contact Information. You are responsible for immediately notifying us of any change to your contact information. We or the Clearing Firm may send any Communications to the mailing address, email address, telephone number, or facsimile number that you have provided to us, and any Communication that we or the Clearing Firm sends to the foregoing shall be deemed delivered to you, including if your contact information has changed and you failed to notify us of such change. We or the Clearing Firm may also deliver Communications through the Platform, as further set forth below.

b. Electronic delivery. By opening your Account, you agree to conduct business with us electronically and you acknowledge and agree that electronic dealings and Communications are integral to, and are a condition to, your relationship with us.

Consent. You agree and consent to the electronic delivery of all Communications. Communications will generally be delivered to you by posting them on the Platform. While Communications will generally be delivered through the Platform, we or the Clearing Firm may also deliver Communications to you through any other form or manner of electronic communications permitted under Applicable Law, including through e-mail and text messages. You acknowledge that Communications may contain information regarding your personal financial matters and you consent to the delivery of such information by electronic means. Your consent to electronic delivery is effective until revoked in accordance with the terms of this Agreement.

Non-electronic delivery. Notwithstanding your consent to electronic delivery of all Communications, we or the Clearing may, in our discretion (or if required by Applicable Law), deliver any Communications to you through the mail, including if we have reason to believe that you are not receiving Communications electronically; provided that, any delivery of Communications to you through the mail does not alter your consent to electronic delivery of Communications.

Accessing electronic Communications. We will generally notify you by email or other electronic means (including, but not limited to, alerts or other messaging through the Platform) when a Communication eligible for electronic delivery is available through the Platform. Regardless of whether or not you receive an electronic notification, you agree to check the Platform regularly to avoid missing any time-sensitive or otherwise important Communications. Trade confirmations that are made available through the Platform will generally be available for two (2) years, and Account statements and tax documents that are made available through the Platform will generally be available for seven (7) years, but the length of availability may be subject to change in the future and other types of Communications made available through the Platform may be available for shorter periods of time. You acknowledge and agree that you should download or print copies of any Communications that you would like to save for your records promptly upon delivery of the Communication to you.

Revocation of consent. Your consent to electronic delivery will remain effective until you revoke it. You may revoke your consent at any time by calling us at our telephone number stated at the end of this Agreement. You agree that any revocation of your consent to electronic delivery will take effect once we have had a reasonable time to process the revocation, and we may continue to deliver Communications electronically until the revocation has been processed. For the avoidance of doubt, any revocation of consent to electronic delivery must be explicit, and any request to provide a paper copy of one or more Communications will not constitute a revocation of consent to electronic delivery. You agree that if you revoke your consent to electronic delivery we have the right to close your Account and restrict your ability to purchase new securities or investments in your Account or transfer funds into your Account. To the extent that we determine, in our discretion, to continue to maintain your Account after you have revoked consent to electronic delivery (whether indefinitely or for a period of time until it is closed), we may (i) charge a reasonable fee for the delivery of any Communication to you through the mail in paper form in accordance with our Schedule of Miscellaneous Account Fees which is available to you on the Platform at www.missionsquarewealth.com/disclosures and (ii) continue to deliver electronically any Communications that are not required to be delivered to you in writing under Applicable Law.

Technical requirements. You understand and agree that a valid e-mail address is required to open and maintain your Account. If your e-mail address changes, you agree to notify us immediately, which you may do at any time on the Platform. You understand and agree that you must also have a computer or other device with internet access, a current version of a program that accurately reads and displays PDF files (such as Adobe Acrobat Reader), the ability to download and save or print Communications to retain for your records, and the ability to access the Platform through two-factor authentication. You are responsible for obtaining and maintaining all equipment and services required for online access of your Account. You understand and agree that, if our hardware or software requirements change and we give you notice of the revised hardware or software requirements, continuing to use the Services or Platform after receiving notice of the change is reaffirmation of your consent.

c. Electronic Signatures. You consent to the use of electronic signatures and any other legally permissible electronic means of manifesting your assent ("**Electronic Signatures**") in connection with all of your Account activities. Your use of Electronic Signatures legally binds you in the same manner as if you had manually signed. If you use an Electronic Signature with respect to a document, you represent that you have the ability to access and retain a record of the document. Your consent to the use of Electronic Signatures will remain effective until you revoke it. You may revoke your consent at any time by contacting us using the contact information stated at the end of this Agreement.

d. Instructions Generally. We may accept and act on instructions from you, your agent, any Authorized Person (defined below), or any person acting with apparent authority on your behalf. The foregoing authority of such persons shall remain in full force and effect until such authority is revoked through written or electronic instructions, in such form as may be required by us, that are delivered to and accepted by us. We do not have any obligation to determine the validity or appropriateness of your agent's or Authorized Person's status, capacity, or authority, or the appropriateness of any actions or inaction by such person. We may refuse any order or instruction, or delay placing any such order or instruction, if we determine that it requires authentication or clarification from you or for any other reason in our sole discretion. You will not hold us responsible for any losses caused by any such rejection or delay. We will not be deemed to receive any order or instruction transmitted to us until we have actual knowledge of the order or instruction.

e. Trusted Contact Authorization. If you elect to provide Trusted Contact information to us, we are authorized to communicate, verbally and in writing, with the Trusted Contact Person(s) you named via the Platform. You understand and agree that any communication with the Trusted Contact Person(s) may include information about any of the Account Owners, the Account for which the Trusted Contact information was provided, any other Accounts with us in which any of the Account Owners has an interest, or any other information the Account Owners may have provided to us.

You understand and agree that we may contact the Trusted Contact Person(s) for the following reasons: (i) if there are questions or concerns about your whereabouts or health status; (ii) if we suspect that you may be a victim of fraud or financial exploitation; (iii) if we suspect that you might no longer be able to handle your financial affairs; (iv) to confirm the identity of any legal guardian, executor, trustee, authorized trader, or holder of a power of attorney; or (v) if we have any other concerns or are unable to contact you about your Account(s) held with us. If your Account is owned by an entity or other non-natural person, we may also contact any Authorized Person named on the Account for the foregoing reasons.

You further agree that: (i) the Trusted Contact Authorization does not impose any obligation that we communicate with your Trusted Contact Person(s); (ii) the Trusted Contact Authorization does not authorize the Trusted Contact Person(s) to make any investment decisions or transact any business with us on your behalf; (iii) the Trusted Contact Authorization is optional and you may change or withdraw it at any time by notifying us in writing; (iv) all named Trusted Contact Person(s) are 18 years of age or older; (v) we are released and discharged from all Losses of any kind that may arise out of, relate to, or are in connection with the release of, or failure to release, personal and/or account information to the Trusted Contact Person(s).

f. Complaints. Any complaints regarding your Account may be communicated to us by emailing us, calling us, or contacting us via mail using our contact information stated at the end of this Agreement.

g. Investment Advisory Accounts. If you have an Investment Advisory Account, we may provide instructions with respect to your Account in accordance with the terms of your Investment Advisory Agreement.

h. Recording. You consent to us recording and monitoring any telephone, video, or electronic communications with you.

i. Your Communications with Us. You agree to communicate with us responsibly, including by not sending your personally identifiable information via unsecure means. You agree not to submit trade orders and instructions via email, and you agree to never send physical stock certificates to us.

6. <u>Account and Platform Security</u>

a. Credentials. In order to set up and access your Account and the Platform, you are required to create or will be given security details, including a username and password. You are solely responsible for monitoring and safeguarding your Account and access to your Account. You are solely responsible for keeping your username, password, and other details safe, and for the safety and security of any electronic devices through which you access your Account or the Platform (which may include your phone, tablet, computer, or any similar device) (a "**Device**"). This includes taking all reasonable steps to avoid the loss, theft, or misuse of such Device, for instance engaging available protections provided by your Device, such as passcodes, biometric login (such as via a fingerprint or a face-scan), or similar, and keeping your username, password, and other details safe and secret at all times. Any loss or compromise of your Device, your email account, your username or password, or other security details, may result in unauthorized access to your Account by third parties. You agree to never share your Account credentials, including your username and password, with MissionSquare Wealth Management financial professionals.

b. Fraudulent Events. You agree to notify us immediately and in any event within 24 hours if you become aware of: (i) any loss, theft, or unauthorized use of your Account, username, password or other credentials, or of your Device; (ii) any failure by you to receive any Communications; (iii) any receipt by you of a Communication that you do not recognize such as a confirmation of an order that you did not place; (iv) any inaccurate information in or relating to your orders, trades, Account balances, deposits, withdrawals, securities positions or transaction history; (v) any receipt by you of a security notification concerning your Account that notifies you of an event or action that you do not recognize; or (vi) any other unauthorized use or access of your Account (any events (i)-(vi), a "**Potential Fraudulent Event**"). You agree to, as appropriate, report any Potential Fraudulent Event promptly to legal authorities and provide us a copy of any report prepared by such legal authorities. You agree to cooperate fully with the legal authorities and us in any investigation of any Potential Fraudulent Event, and to complete any required affidavits promptly, accurately, and thoroughly. To the extent permitted under Applicable Law, you agree to indemnify and hold us, our affiliates, and our and their respective officers, directors, and employees harmless from and against any Losses arising out of or relating to any Potential Fraudulent Event.

7. <u>The Platform and Services</u>

a. Availability and Modification. We do not guarantee that the Services, Platform or any other media will be available to you at a particular time. Access to the Services or Platform may be limited or unavailable during periods of peak demand, market volatility, system upgrades, or other reasons. We reserve the right to terminate, suspend, restrict, or modify all or part of the Services or Platform (including any of their features or their nature, composition, or availability), or deny access to the Services or Platform, at any time without prior notice and for any reason. You recognize that Account activity may be conducted through several different media and if a certain medium is not available, you will use another medium to conduct Account activity. We will not be liable for the unavailability, delay, or failure of any of the media at any particular time or for the accessibility of, transmission quality of, outages to, or malfunction of any telephone circuits, computer system, or software.

b. Use of the Services and Platform. You will use the Services and Platform solely for lawful purposes and as permitted by this Agreement. You will not transmit through the Platform any material that violates or infringes in any way upon the rights of others or would encourage conduct that may give rise to civil or criminal liability. You will not modify, copy, publish, transmit, license, participate in the transfer or sale of, reproduce, create derivative works from, distribute, redistribute, display, or in any way exploit the Services or Platform. You will not upload, post, decompile, reverse engineer, disassemble, modify, copy, distribute, transmit, reproduce, republish, license, display, sell or transfer, or create derivative products from the Services or Platform. Software accessed on the Platform is subject to U.S. export controls and may not be downloaded by any person prohibited from doing so by Applicable Law. You may download software on a single computer for your use, provided you keep intact all copyright and other proprietary notices. MissionSquare Wealth Management and Third-Party Providers reserve the right to revise, modify, change, upgrade, suspend, impose limitations or restrictions on, deny access to, remove, or discontinue the Services or Platform at any time without prior notice. Third-Party Providers may enforce this Agreement against you and take action against you for your breach of this Agreement.

c. Market Data. MissionSquare Wealth Management or the Clearing Firm may provide or make available to you certain content, information, or data that may include information or data relating to securities and the securities markets, including last sale transaction data, bid and asked quotations, fundamental information, and other security information or data (collectively, "**Market Data**"). You understand and agree that neither us, the Clearing Firm nor any Third-Party Provider guarantees the timeliness, sequence, accuracy, completeness, reliability or content of the Market Data. You agree that your use of any Market Data is at your sole risk. You agree not to reproduce, distribute, sell or commercially exploit the Market Data. Any Market Data is provided on an "as is," "as available" basis without warranties of any kind, either express or implied, including, without limitation, those of merchantability and fitness for a particular purpose, other than those warranties which are implied by and incapable of exclusion, restriction or modification under the laws applicable to this Agreement.

d. No Warranty. The Services and Platform are provided "as is" and "as available." MissionSquare Wealth Management, our affiliates, the Clearing Firm, the Third-Party Providers and our and their respective licensors, employees, distributors, or agents make no representations with respect to the Services or Platform and expressly disclaim all warranties. Subject to Applicable Law, in no event will we, our affiliates, the Clearing Firm, the Third-Party Providers or our and their respective licensors, employees, distributors, or agents be liable to you or any third party for any Losses of any kind with respect to the Services or the Platform.

e. Intellectual Property. Your use of the Services and Platform will not confer any title, ownership interest, or intellectual property rights to you. The Services and Platform are protected under U.S. patent and copyright laws, international treaties or conventions and other laws, and will remain the exclusive property of us or Third-Party Providers. Company names, logos, and all related product and service names, design marks, and slogans of us or our affiliates or any Third-Party Provider are the property of the respective company. You are not authorized to use any such name or mark in any advertising, for publicity, or in any other commercial manner.

f. Hyperlinks. The Platform may include hyperlinks to websites owned or operated by affiliated or unaffiliated third parties. Neither us nor Third-Party Providers are responsible for the content or availability of such other websites, and we shall not be responsible or liable for any Loss in connection with reliance on such sites.

8. Brokerage Services

a. Order Routing and Payment for Order Flow. We route all orders for execution through the Clearing Firm, who may execute such orders through any exchange, market, platform, broker-dealer, or venue they select. The Clearing Firm receives payment for order flow for directing orders in equity securities to certain exchanges and other trading venues, and the Clearing Firm shares half of such payment for order flow with us. For our order routing disclosures, please see www.missionsquarewealth.com/disclosures.

b. Order Changes or Cancellation. You acknowledge that it may not be possible to cancel an order once you have placed it, and you agree to exercise caution before placing all orders. Any attempt you make to cancel an order is simply a "request to cancel." You acknowledge that we will not be liable to you if you are unable to change or cancel your order. Market orders, in particular, are subject to immediate execution, and as a general rule cannot be canceled once trading begins. If you wish to try to change or cancel your market order, you agree to call us at our telephone number stated at the end of this Agreement. If an order cannot be canceled or changed, you agree that you are bound by the results of the original order you placed.

c. Payment for Transactions. All orders that you authorize will be processed with the understanding that you will pay for any purchase and deliver certificates to cover all sales on or before the settlement date. All sell orders that you place will be for securities that you own ("long") and in deliverable form at the time you place the order, unless you inform us otherwise. We reserve the right to require full payment, or an acceptable equity deposit, prior to the acceptance of any order. You will have the required cash, available funds, or equity in your Account prior to the execution and/or settlement of a purchase transaction, and the required securities in your Account prior to the execution and/or settlement of a sale. If you do not have sufficient funds or securities in your Account, we have the right to liquidate or buy in securities at your expense, and you will be responsible for any cost or loss.

d. Deposit and Order Refusal; Account Restrictions. MissionSquare Wealth Management and the Clearing Firm reserve the right not to accept the deposit of funds or particular securities into your Account and may refuse any of your orders. We and the Clearing Firm also reserve the right to place trading, disbursement, and other restrictions on your Account. We and the Clearing Firm may restrict your Account from deposits, withdrawals or trading if there is a reasonable suspicion of fraud, diminished capacity, inappropriate activity, or if we receive reasonable notice that the ownership of some or all of the assets in your Account is in dispute. During such time as your Account is restricted, you understand and agree that some or all of the funds in your Account may not accrue interest if there is a reasonable suspicion of fraud or illegal activity. You will not hold us or the Clearing Firm liable for any Loss you may incur due to our refusal to permit any deposit, withdrawal, or transaction.

e. Mutual Fund Investments. The standard cutoff time for mutual fund orders is 4:00 p.m. Eastern time. Such cutoff time may be earlier on holidays or for unforeseen circumstances, and we may impose an earlier cutoff time. You understand and agree that mutual fund purchase orders that we receive before the cutoff time will be priced as of that Business Day, and orders that we receive after the cutoff time will be priced on the next Business Day.

You acknowledge that (i) your purchase and sale of mutual fund shares can be subject to additional fees the fund imposes, such as sales loads and contingent redemption fees, that are separate from, and in addition to, the transaction and other fees that we charge; (ii) a fund may also decline a purchase order, in its sole discretion, if the purchase order exceeds a certain size or for any other reason, and we will not be liable for any losses, lost profits, or other damages that allegedly result from the fund's rejection of that purchase order; and (iii) when you place an order to buy or sell a specific dollar amount or number of shares of a mutual fund, the actual dollar amount or number of shares bought or sold may vary due to rounding.

If a mutual fund exercises its right to redeem your shares "in kind" by delivering to the Clearing Firm portfolio securities in payment for your shares instead of cash, we will hold these securities in your Account, subject to your instructions. If, however, the Clearing Firm does not normally custody or effect transactions in a security distributed in kind by a mutual fund, we and the Clearing Firm may take such action as we deem appropriate to effect delivery of such nonstandard security to you or to an entity able to assume custody or effect transactions in the security, and you agree to pay any resulting commissions and transaction, processing, custody and other fees.

We reserve the right to restrict access to the purchase of mutual fund shares within your Account in the event we determine in our sole discretion that you have engaged in excessive or abusive short-term trading patterns.

f. Trade Execution and Price. Orders will be executed during regular trading hours, but not during extended hours trading sessions. There can be delays in the processing of orders. You understand and agree with the following:

- The quoted price may not reflect the trading activity from all markets.
- High volumes of trading at the market open or intraday may cause delays in executions and result in prices significantly different from the price quoted at the time the order was entered.
- Markets may handle orders manually and may reduce size guarantees during periods of volatility, resulting in possible delays in order execution, and losses.
- The execution price you receive may be impacted by numerous factors beyond our control and responsibility, including the type of security, liquidity, and the size of your order. For example, large or "block" orders or orders involving illiquid securities may take additional time to execute and may execute at prices significantly different from the quoted price.
- Securities traded in over-the-counter bulletin board and pink sheet securities and other thinly traded securities present particular trading risks in that they are often more volatile and generally less liquid than securities traded on exchanges. We reserve the right to place restrictions on the trading of such securities without prior notice.
- You may suffer market losses during periods of volatility in the price and volume of a particular stock when systems issues result in an inability to place buy or sell orders.

g. Certain Order Types.

Market orders. You acknowledge that any quote you obtain at or prior to the time you place a market order is not a guarantee that all or part of the order will be executed at the quoted price. You acknowledge that when you place a market order, the price of the security may change between the time the order is placed and the time it is executed, and agree not to hold us liable for these price fluctuations. In addition, if you place a market order when the trading exchanges or marketplaces are closed, or for a security that has not traded on the public market before, you acknowledge that the security may open for trading at a price substantially higher or lower than the previous closing price or the anticipated price. You agree to pay or receive the prevailing market price at the time your market order was executed, even if the execution price is significantly higher or lower than you anticipated at the time you placed the order. You acknowledge that the price quotes you receive when placing an order apply only to orders for a small number of shares, and the price you will pay or receive may vary substantially if your order is larger than the number of shares to which a price quote applies. Large market orders may be executed in multiple lots at different prices. If you enter a large marketable order at or near the market close or at or near a trading halt, you acknowledge that the Clearing Firm may not be able to fill all or part of that order prior to the market close and you agree that we and the Clearing Firm are not responsible for any alleged market losses associated with that order.

Limit orders. You understand and agree that you can limit the risk of price fluctuations by placing a limit order. However, if you place a limit order, you are less likely to get an execution. The Clearing Firm can provide no assurance that your limit order will be executed at any particular time, or at all.

If you do not understand the purpose or effect of either market or limit orders, you agree to call us for assistance.

h. Dividend Reinvestment. We offer a Dividend Reinvestment Plan ("DRIP") that allows you to automatically reinvest any dividends, capital gains and return-of-capital income distributions ("Eligible Distributions") paid on shares of securities that are eligible for the DRIP ("Eligible Securities") in additional shares of the same Eligible Securities. When you are enrolled in the DRIP, we will reinvest all Eligible Distributions from all Eligible Securities into whole and fractional shares of such Eligible Securities. You are automatically enrolled in the DRIP when you open your Account, and the DRIP will apply to all Eligible Securities subsequently purchased or deposited in your Account without further action on your part.

We do not charge a transaction fee or other charge for participation in the DRIP, but you agree that we may charge fees in the future, and you consent to any fees that we notify you of in accordance with this Agreement.

You acknowledge and agree that (i) there is no requirement to participate in the DRIP; (ii) we are not making any recommendation to participate in the DRIP; (iii) participation in the DRIP does not assure profits on any of your investments, nor does it protect against losses in declining markets; and (iv) the DRIP may result in your Account holding a position in fractional shares.

Reinvestment will only occur with respect to Eligible Securities that are owned on the record date and payment date of the applicable Eligible Distribution. If you sell your entire position in an Eligible Security before Eligible Distributions are credited, we will not reinvest those Eligible Distributions in that Eligible Security. DRIP transactions will be rounded, as necessary, to five decimal places.

You can terminate your participation in the DRIP at any time through the Platform, but you acknowledge that it may take up to two (2) Business Days for any such termination to take effect upon our receipt of your request in good order.

You acknowledge that we may make changes to the terms of the DRIP effective upon written notice to you in accordance with this Agreement and that we may discontinue or suspend the DRIP (in whole or part) at any time without advanced notice to you.

All DRIP reinvestment activity will be listed on your Account statement, including the purchase price, the number of shares purchased (including fractional shares), the date of each transaction, any remuneration that we received in connection with the transaction, and the total number of shares in your Account. You agree that we will not provide you with separate written confirmations for DRIP transactions, but that we will provide you with written confirmations with respect to DRIP transactions that have been executed if you request such confirmations in writing by contacting us via email using the contact information stated at the end of this Agreement.

If your Account is subject to withholding requirements, reinvestment of Eligible Distributions will occur after deducting amounts that are required to be withheld.

If there is a deficit in your Account, we may apply any Eligible Distribution to such deficit rather reinvestment through the DRIP.

i. Fractional Shares. We offer trading in fractional shares of certain securities, which means trading in quantities of shares that are not whole numbers. You acknowledge, understand, and agree that (i) fractional share trading presents unique risks and has certain limitations that you are responsible for understanding before trading, (ii) we do not make recommendations or provide advice as to whether fractional share trading is appropriate for you, (iii) we do not guarantee that there will be a market for any fractional share positions or that any fractional share order will be executed, (iv) you will not be able to participate in some corporate actions or exercise voting rights for your fractional shares and you will not receive shareholder documentation for any holdings of less than one share, and (v) fractional shares are not transferrable in-kind and stock certificates cannot be issued for fractional shares. You agree that neither us nor the Clearing Firm shall be held liable for risks such as those disclosed herein, including risks in connection with the execution, handling, purchasing, and selling of fractional shares for your Account.

Fractional share trading is limited to certain eligible stocks and exchange-traded funds, and we and the Clearing Firm reserve the right to suspend, delete, or otherwise modify the stocks and exchange-traded funds eligible for fractional share trading at any time without notice. The list of stocks and exchange traded funds available to trade in fractional shares can be found on the Platform. In the event a stock or exchange-traded fund becomes ineligible for further fractional share trading, you agree that we may liquidate existing fractional positions. You also agree that we have the right to temporarily or permanently suspend, in our discretion, fractional share trading for all securities at any time without prior notice.

You acknowledge, understand, and agree that (i) only market and limit orders for fractional share trades are accepted and (ii) dollar value orders will be converted into fractional share quantities for execution for eligible stocks and exchange-traded funds, but the actual dollar amount of an executed order may be less than the requested dollar amount.

The quantity of fractional shares traded or otherwise held in your Account will be recorded to five decimal places. Once you acquire fractional shares in a particular stock, you may not sell only a fraction of your fractional share position and you may not sell your entire whole share position without also selling your fractional position. As such, if you submit an order to sell all of your whole shares, you agree that any remaining fractional shares will automatically be added to such sell order. If you want to transfer holdings in your Account to another financial firm, the fractional shares will not be transferred and will be liquidated before transfer, which may have tax consequences.

The Clearing Firm typically executes fractional share orders in an agency capacity. However, in connection with any fractional share component of any purchase or sale transaction, the Clearing Firm or one of its affiliates will generally act as a counterparty and will execute that portion of the trade as principal. In addition, in certain circumstances involving complex or illiquid transactions, the Clearing Firm may execute fractional share orders in a principal capacity.

When executing buy orders in a principal capacity, the Clearing Firm rounds up to the next whole share, executes the trade for its own account, allocates the fractional amount to the client's order and retains the remaining fraction in its own account.

When executing sell orders in a principal capacity, the Clearing Firm rounds up to the next whole share, allocates the proportionate sale proceeds to the client's account, and retains the remaining proceeds in its own account.

You will receive prorated dividends on fractional share positions so long as the dividend amount is greater than or equal to $0.01.

j. Rights, Terms, and Obligations of Investments. Except as required by Applicable Law, we are not obligated to notify you of any events involving any securities or other investments in your Account, and we do not have the responsibility to take any actions on your behalf with respect to such events without specific instructions from you. You are responsible for knowing the rights, terms, obligations and deadlines with respect to any securities or other investments in your Account and for monitoring the occurrence of any events or deadlines.

k. Control or Restricted Securities. You agree that you will not hold, purchase, sell, or transfer into your Account any securities subject to a resale restriction, whether such restriction is by law, contract, or security legend. You agree that you will not hold, purchase, sell or transfer into your Account securities of a corporation of which you are a director, executive officer, 10% shareholder, or otherwise classified as a control person, insider, or affiliate of the issuer.

l. Statements and Confirmations. It is your obligation to review trade confirmations and Account statements promptly upon receipt. Transaction and other information included in confirmations will be considered binding on you unless you notify us of any objections within five days from the date such confirmations are sent and transaction and other information included in Account statements will be considered binding on you unless you notify us of any objections within 10 days after such Account statements are sent.

m. Disclosures to Issuers. You understand and agree that, under Rule 14b-1(c) under the Exchange Act, we are required to disclose to an issuer the name, address, and position of each customer who is a beneficial owner of that issuer's securities unless such owner objects. Unless you notify us of such objection in writing, we will make such disclosures to issuers.

n. Worthless Securities. We may remove a worthless security from your Account, including if the Depository Trust Company has deemed the security eligible for removal and we have reasonably determined that the security has no market value. You agree to waive any claim to any future distribution from the security and agree to indemnify and hold us harmless from any claims, liability, or damages resulting from the removal of such security. If you provide us with evidence of the value of the security from an independent third party within 60 days of receiving your Account statement noting the removal, we will review and, if able to, reinstate your position.

9. Cash Sweep Program

Excess cash in your Account can be swept into or out of one or more interest-bearing deposit accounts opened by the Clearing Firm at participating banks ("Cash Sweep Program"). These deposit accounts are insured by the Federal Deposit Insurance Corporation ("FDIC"), subject to the satisfaction of certain conditions, and may earn interest paid into your Account. The Clearing Firm receives compensation from participating banks in the Cash Sweep Program, a portion of which is shared with us. We credit a portion of such compensation that we receive back to you, which is the interest rate you receive on your swept cash. For additional details on the Cash Sweep Program, please refer to the Clearing Firm's terms and conditions for the Cash Sweep Program, which are available to you on our Platform at www.missionsquarewealth.com/disclosures. Such terms and conditions, and the products available under the Cash Sweep Program, may change over time.

By opening an Account and accepting the terms of this Agreement you consent to your participation in the Cash Sweep Program and you hereby accept and agree to the Clearing Firm's terms and conditions for the Cash Sweep Program. You may terminate your participation in the Cash Sweep Program at any time by providing written notice of such termination to us using the contact information stated at the end of this Agreement.

10. Fees and Charges

You will pay any commissions, charges, taxes, and other fees applicable to your Account. Current commission pricing and other fees, including our Schedule of Miscellaneous Account Fees, are, to the extent applicable, listed on the Platform at www.missionsquarewealth.com/disclosures. We may change our fees and commissions at any time by posting changes on the Platform or by other means. We reserve the right to vary commissions among clients in connection with special offers or combinations of services or in other circumstances. We may pay a portion of the revenues or fees derived from servicing your Account to third parties that provide services to us. If your Account is an IRA, you understand that your IRA is subject to fees as listed on the Platform.

11. Promotional Offers

From time to time we will make promotional offers that provide clients with the opportunity to receive cash for opening, and contributing money to, an account with us. The cash awarded as part of the promotion will be deposited directly to the client's account and will be subject to all applicable account fees. Promotional offers are made in our sole discretion and the terms and conditions of such promotions are subject to change at any time. You accept and are subject to the terms and conditions of any such promotional offer in which you choose to participate. Promotional offers are not a recommendation or advice to take any particular investment action.

12. Wire Transfers

You understand and agree that we may, but are under no obligation to, accept instructions from you to transfer, by wire transfer, money to an external account from your Account, or money from an external account to your Account. To the extent that we agree to accept a wire transfer from an external account to your Account, while we will credit your Account in the amount of any such incoming wire transfer to your Account, such crediting shall be provisional in nature and subject to receipt of final settlement by us and any cancellation effected or agreed to by us.

For wire transfers from your Account to an external account, you may give instructions by calling us at our telephone number stated at the end of this Agreement. We will execute each wire transfer authenticated on the Business Day received if such request is received prior to the cut-off time on that Business Day that we specify, or on the following Business Day if the request is received at or after such cut-off time. We may require additional authentication of any wire transfer request. Such additional authentication may include telephone confirmation of the request. We reserve the right to reject, without any liability to us, a wire transfer request that cannot be properly authenticated, that contains incomplete or inconsistent information, that results in a negative balance in your Account, or if you have violated any of the terms and conditions of this Agreement. By initiating a wire transfer from your Account with or without a letter of instruction, you agree that we may use security procedures for accepting and acting upon wire transfer instructions. You agree that such security procedures may include one, some, or all of the following, depending on, among other things, the type, amount, and frequency of the wire transfer request: requestor and/or Account Owner identification and verification; requestor and/or Account Owner signature comparison or verification; confirmation of receiving bank and/or account designation; notice provided via email, message center, or phone to Account Owner and/or authorized agent; and Account surveillance and/or trending analysis. In some circumstances, we may place limits on the portability of funds and additional documentation may be required.

You agree that the above security procedures are commercially reasonable, and you waive any objection that they are not. Each wire transfer shall bind you, whether or not authorized, when issued in your name and accepted by us in compliance with such security procedures. To the extent that you fail to follow these security procedures, you shall be deemed to have refused such security procedures. You agree to be bound by instructions to initiate a wire transfer, with or without a letter of instruction, whether in fact authorized or unauthorized, which you implement in compliance with these procedures, unless you have given us prior notice (if oral, timely confirmed in writing) of possible unauthorized activity in your Account and we have a reasonable opportunity to act on such notice.

Once you request a wire transfer, you shall have no right to amend or cancel it. We may, however, on our own initiative and without obligation, act upon your request to amend or cancel a wire transfer, but we shall have no liability if such cancellation or amendment is not effected. We must receive any request or other notice to cancel or amend a wire transfer on or before the Business Day on which the wire transfer is to be executed and with sufficient time to afford us an opportunity to act on your notice.

Within ten (10) days after the date you receive written notification from us, whether by advice, confirmation, statement or otherwise, or we make such notification available to you by computer link or display on the Platform, that a wire transfer in your name was accepted by us, or your account was debited or credited with respect to a wire transfer, you must notify us in writing of the relevant facts regarding any unauthorized or erroneous wire transfer, any discrepancy reflected in such notification or notice, and any claim for a refund. Your failure to so notify us within the ten (10) day period shall relieve us of any liability that we would otherwise have in regard to such wire transfer.

If you request a wire transfer from your Account we may deduct a fee from the wired funds. The fee for a wire transfer will be disclosed on the Platform or disclosed to you when you initiate the wire transfer. If you request a wire transfer from your Account, you are responsible for any fees charged by the bank receiving the wire transfer, including any fee or deduction from the amount of the wired funds that such bank charges if the wire transfer is rejected by that bank and/or returned back to your Account.

13. Electronic Funds Transfer Terms & Conditions

This Agreement governs (i) one-time, on-demand and recurring Electronic Funds Transfer(s) ("**EFTs**") services we provide to you in accordance with instructions you provide to us for EFTs between external accounts and your Account, and (ii) any other EFTs that settle through your Account. Certain provisions of this Agreement apply only to an Account that is established primarily for personal, family or household purposes, as interpreted under Regulation E (a "**Consumer Account**"), as further set forth herein.

You acknowledge that when we initiate ACH transfers on your behalf, or receive ACH transfers on your behalf, they will be processed under the National Automated Clearing House Association (NACHA) Operating Rules then in effect or other applicable laws and regulations.

You represent and warrant that each external account for which you initiate an EFT to or from ("**External Account**") is owned by you, or is a joint account owned by you and another person, for which you are authorized to make transfers to and from, and that you will not initiate any EFTs that violate the laws of the United States or any other state or territory or this Agreement. Further, you represent and warrant that each External Account is located in the United States and is an account with a U.S. financial institution. Further, you represent and warrant that you will not instruct or authorize us or any other institution to initiate a transaction through your Account where funds are transmitted to or received from outside the United States.

You have authorized us to transfer funds between your External Account(s) and your Accounts as instructed. By opening your Account, you accept the terms and conditions set forth in this Agreement, including:

a. The EFT Services. We will initiate certain one-time on-demand and recurring debits or credits to your External Account(s) and your Account in amounts designated by you from time to time or in a recurring amount you designate. You authorize us to initiate debits or credits to or from your External Account(s) and your Account to correct erroneous or duplicate entries.

b. EFTs Using My Account Number. You may authorize a third party to transfer funds via EFT in the form of an ACH credit to or ACH debit from your Account by providing the third party with the account and routing number that we provide to you for such purpose. You agree that, to the extent permitted by Applicable Law, you will not hold us responsible or liable for any Losses that you may incur or suffer as a result of providing such authorization to a third party.

You are not permitted to link your Account with a credit, debit, gift, or other type of card issued by a third party. You are not permitted to make withdrawals from your Account by creating a check drawn on your Account. Any ACH debit that is originated by a third party for which there is insufficient available funds in your Account to settle such debit will be rejected and returned by us.

c. EFT Requests. You acknowledge that EFTs you initiate in connection with your Account generally will be processed in three (3) Business Days upon our receipt of your request in good order. You further acknowledge that the processing of your EFT requests is dependent on the processing times that apply to your External Accounts.

d. Our Right to Terminate. You acknowledge that we may, at any time, discontinue making EFTs to or from your External Account(s) and your Account, including recurring EFTs, and/or discontinue accepting EFTs originated by third parties for settlement through your Account, provided that we provide you with notice to the extent required by the Applicable Law.

e. Your Authorization Rights. You understand and agree that, in some instances, we may require all Account Owners to authorize EFT services to or from your Account. Once the EFT services have been established, any Account Owner or other person properly authorized to act on behalf of the Account for which the EFT services have been set up may authorize EFTs or change the EFT services. Your authorization for the EFT services shall remain in full effect until we receive notification to terminate it. Any Account Owner or other person properly authorized to act on behalf of the Account may terminate EFT services by calling us at our telephone number stated at the end of this Agreement, any Business Day during business hours. You understand and agree that we need a reasonable period of time to act on such notice.

f. Our Liability. If you have a Consumer Account, we shall be liable to you for all damages proximately caused by our failure to make an EFT, in accordance with this Agreement, in the correct amount or in a timely manner when properly instructed to do so by you; provided that, we will not be liable where:

- There are insufficient funds to make the transfer; or
- There are circumstances beyond our control, such as fire, power outage, the Automated Clearing House network not functioning properly or flood, that prevent the transfer, despite our good-faith efforts; or
- The funds in your Account are subject to legal proceedings or other encumbrance restricting a transfer of funds or there is a dispute as to the owner of the funds in your Account; or
- We have reason to believe that someone is attempting to make an EFT for fraudulent or illegal purposes; or
- We or you have terminated the EFT services; or
- Your Account has been closed.

Except to the extent required by Applicable Law, in no event will we be liable for any consequential, exemplary, indirect or punitive damages or lost profits, even if you advise us of the possibility of such damages or losses.

g. Documentation and Information. You understand and agree that Account statements will be delivered, with a frequency of not less than once every calendar quarter, to Account Owners who had a security position, money balance, or Account activity during the period since the last Account statement. We may, in our discretion, send statements more frequently than quarterly.

You can call us at our telephone number stated at the end of this Agreement during business hours on any Business Day to obtain information regarding the status of any pre-authorized or other EFT, including whether such EFT has posted to your Account.

h. Fees. No fees will be imposed by us for the origination of EFTs to or from your External Bank Account(s) or your Account. You understand and agree that if you initiate an ACH transfer to or from your Account through a third party by providing your account and routing number, such third party may charge you a fee for originating such ACH transaction.

i. Stopping Transfers. You understand and agree that you can stop or change a scheduled transfer that you have initiated through your Account up to three (3) Business Days prior to the date the scheduled transfer is to be executed, by calling us at our telephone number stated at the end of this Agreement during business hours on any Business Day.

If you have provided your account and routing number to a third party for that party to initiate one or more ACH debits from your Account and you wish to stop payment on any such debit, you must contact us at our telephone number stated at the end of this Agreement at least three (3) Business Days prior to the scheduled date of the debit. You will send written confirmation of any oral instruction to stop payment within fourteen (14) days of such oral instruction either by mail or by email to us at our contact information stated at the end of this Agreement.

You understand and agree that you must provide us with sufficient information in order to effect such stop payment instructions, and that our obligation to effect a stop payment request is limited to our obligations under Applicable Law, and that such obligations may differ for a non-Consumer Account.

j. Use of, and Disclosure to, Third Parties. The Platform uses third parties for ACH bank validation. You understand and agree that we or the Clearing Firm may, and you hereby authorize us to, disclose information to third parties about your Account and the EFTs you request in accordance with the Privacy Documents of us or the Clearing Firm.

k. Errors or Questions about Your EFTs. If you have a Consumer Account, the following procedures apply with respect to errors or questions about your EFTs.

If you think your statement is wrong or shows transfers that you did not authorize, you must write to us or call us as soon as possible using our contact information stated at the end of this Agreement. In the event that you believe that funds have been transferred to or from your Account without your permission, you will call us during business hours on any Business Day, or email us, using our contact information stated at the end of this Agreement. You understand and agree that you must contact us no later than sixty (60) days after we sent you the first statement on which the problem or error is shown. In your communication to us, you must provide the following information:

- Your name and your Account number;
- A description of the possibly erroneous EFT or other question and an explanation of why you believe it is an error or you need more information about it; and
- The dollar amount of any suspected error.

If you notify us orally, we may require that you send the above information to us in writing using our email address stated at the end of this Agreement within ten (10) Business Days after the oral notification was given.

We will inform you of the results of our investigation within ten (10) Business Days, or twenty (20) Business Days if the error or question concerns matters that occurred within the first thirty (30) days of the initial deposit to your Account (a "**New Account**"), after we receive notice from you and will seek to promptly correct any error that is our responsibility. If we need more time, the investigation may take up to forty-five (45) days (ninety (90) days if a New Account) to investigate your inquiry. If we decide to take such additional time, we will provisionally credit your Account within ten (10) Business Days (or within twenty (20) Business Days for New Accounts) for the amount we think is in error, so that we will have the money available for use during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive such writing within ten (10) Business Days, we may not credit your Account. If we determine that no error has occurred, we will inform you of such determination within three (3) Business Days of completing the investigation and provide you with a written explanation, and we may debit any provisionally credited amount from your Account. You have the right to request the documents that we relied on in making our determination. Upon your request, we will promptly provide copies of the documents to you.

You understand and agree that, with respect to any non-Consumer Account, we may follow, but are not legally obligated to follow, the procedures described above with respect to errors or questions, and that we are not obligated to give provisional credit or to finalize a claim during the period set forth above.

l. Contact in the Event of Unauthorized Transfer. If you believe that someone has authorized or may authorize an EFT to or from your Account without your permission, you will call us during business hours on any Business Day, or email us, at the contact information stated at the end of this Agreement.

m. Liability for Unauthorized Transfers. If you have a Consumer Account, the following terms apply with respect to your liability for unauthorized transfers.

You will tell us immediately if you believe that an EFT has been or may be made to or from your Account without your permission by calling us during business hours on any Business Day, or emailing us, at the contact information stated at the end of this Agreement. You could lose all of the money in your Account. If you tell us within two (2) Business Days after you learn of the unauthorized EFT, you can lose no more than $50 if someone made the transfer without your permission. If you do NOT tell us within two (2) Business Days after you learn of the unauthorized transfer, and we can prove that we could have stopped someone from using your Account without your permission if you had told us, you could lose as much as $500. Also, if your Account statement shows transfers you did not authorize, you will notify us as soon as possible. You understand and agree that if your Account is a joint account, we can accept notification from either Account Owner. You understand and agree that if you do not notify us within sixty (60) days after the statement was mailed to you (the "**Notice Period**"), we may not be able to retrieve the transferred funds and we will not be liable for such unauthorized transfer if we can prove that we could have stopped someone from taking the money if you had told us in time. You understand and agree that we will extend the Notice Period for a reasonable time period if your delay in notifying us was due to extenuating circumstances.

n. Business Days. Business Days for the purposes of EFTs are defined in Section 1 of this Agreement.

14. Privacy and Confidentiality

We will take reasonable measures to protect the privacy and confidentiality of information in our possession about you and your Account. Our Privacy Policy notice (the "**Privacy Documents**") explains how we collect and protect your information. The Privacy Documents are incorporated into this Agreement by reference, and you consent to the terms of such Privacy Documents.

15. Arbitration

This Agreement contains a predispute arbitration clause. By signing an arbitration clause, the parties agree as follows:

- **All parties to this Agreement are giving up their right to sue each other in court, including the right to jury trial, except as provided by the rules of the arbitration forum in which a claim is filed.**
- **Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.**
- **The ability of the parties to obtain documents, witness statements, and other discovery is generally more limited in arbitration than in court proceedings.**
- **The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least twenty (20) days prior to the first scheduled hearing date.**
- **The panel of arbitrators may include a minority of arbitrators who were or are affiliated with the securities industry.**
- **The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.**
- **The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this Agreement.**
- **No person will bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (1) the class certification is denied; (2) the class is decertified; or (3) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate will not constitute a waiver of any rights under this Agreement except to the extent stated herein.**

You agree that any controversy between us and our affiliates, any of our or their respective officers, directors, employees, or agents and you (including any of your officers, directors, employees, or agents) arising out of or relating to this Agreement, your relationship, any Services provided by us, or the use of the Services, and whether arising before or after the date of this Agreement, shall be arbitrated and conducted under the provisions of the FINRA Code of Arbitration. If any party unsuccessfully resists confirmation or enforcement of an arbitration award rendered under this Agreement, then that party shall pay all costs, attorneys' fees, and expenses incurred by the other party or parties in confirming or enforcing the award. Arbitration must be initiated by service upon the other party of a written demand for arbitration or notice of intention to arbitrate. Judgment, upon any award rendered by the arbitrator, may be entered in any court having jurisdiction.

16. Miscellaneous

a. Severability. If any provision of this Agreement is held to be illegal, invalid, or unenforceable under present or future laws, such provisions shall be fully severable. In such event: (1)

this Agreement shall be construed and enforced as if such illegal, invalid, or unenforceable provision has never comprised a part of this Agreement or was modified to be legal, valid, and enforceable; and (2) the remaining provisions of this Agreement shall remain in full force and effect and shall not be affected by the illegal, invalid or unenforceable provisions or by its severance from this Agreement, to the extent permitted by Applicable Law.

b. Entirety of Agreement. This Agreement, any attachments hereto, the addenda and other agreements and documents referred to in this Agreement, including, without limitation, the MissionSquare Wealth Management Form CRS, and the terms and conditions contained in the Account statements and confirmations contain the entire agreement between us and you, and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral, or written, between us and you; provided, however, that any and all other agreements, if any, between you and us and our affiliates, not inconsistent with this Agreement will remain in full force and effect, and if there are any conflicts between this Agreement and any attachments or other agreements, this Agreement shall prevail.

c. Assignment. You may not assign this Agreement or any rights or obligations under this Agreement without first obtaining our prior written consent, and you agree that this Agreement is binding on your heirs, executors, administrators, successors, and permitted assigns. We may assign, sell, or transfer your Account and this Agreement, or any portion thereof, at any time, without your prior consent, and this Agreement will inure to the benefit of our successors and assigns; provided, however, that any assignment of an Investment Advisory Account shall be subject to the terms in the applicable Investment Advisory Agreement.

d. Escheatment. The assets in your Account may be transferred to the appropriate state if no activity occurs in your Account within the time period specified by state law.

e. Amendment. We reserve the right to amend this Agreement at any time and will provide notice to you of material amendments or as required by Applicable Law. The current version of the Agreement will be posted on the Platform. Your use of the Services or Platform after any amendment of this Agreement constitutes your agreement to be bound by all amendments to the Agreement, regardless of whether you have actually reviewed them. We are not bound by any verbal statements that seek to amend the Agreement.

f. Termination. We may terminate this Agreement, or close, deactivate, or block access to your Account without prior notice to you if your Account balance is $0 for six (6) or more months or for other reasons in our sole discretion. If we decide to close your Account and you fail to transfer it to another broker-dealer, we may liquidate your Account and send you the proceeds and you shall be solely responsible for such proceeds and any related tax consequences. You will remain responsible for the payment of all obligations incurred in your Account or otherwise. You may terminate this Agreement after paying any obligations owed upon written notice. This Agreement survives termination of the Account.

g. Force Majeure. We will not be liable for Loss caused directly or indirectly by conditions beyond our reasonable control, including but not limited to Force Majeure events. “Force Majeure” means events that are beyond the reasonable control of a party, including but not limited to the following: disasters, extraordinary weather conditions, earthquakes or other acts of God, war, insurrection, riot, labor strikes, terrorist acts, pandemics or quarantines, government restrictions, exchange or market rulings, suspension of trading, computer or communication line failure, or failure of market centers or transmission facilities.

h. Limitation of Liability. To the extent permitted by Applicable Law, we shall not be liable for any Losses by or with respect to the Account, except to the extent that such Losses are actual Losses proven with reasonable certainty, are not speculative, are proven to have been fairly within the contemplation of the parties as of the date hereof, and are determined by a court of competent jurisdiction or an arbitration panel in a final non-appealable judgment or order to have resulted solely from our gross negligence or willful misconduct and without limiting the generality of the foregoing, we 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). In addition, we will not be liable for lost income or otherwise, if we fail automatically to invest free credit balances or automatically redeem shares of a money market fund or bank deposit account in connection with the cash sweep feature described in Section 9.

In the event an action or inaction by us results in an error in your Account not otherwise covered by specific error provisions in this Agreement, the following guidelines generally apply: (i) if such an error results in a direct loss to your Account, your Account will be reimbursed for such loss; and (ii) any gain resulting from such an error will accrue to the benefit of the Account in which the error was made. In such circumstances, you authorize and direct us to take action in your Account to remedy the error. Generally errors resulting in de minimis losses or gains may not be corrected.

i. Indemnification. You agree to indemnify, defend, and hold harmless us, our affiliates, Third-Party Providers, and the foregoing's respective officers, directors, employees, agents, and representatives (the "Indemnified Parties") from and against any and all Losses that arise out of, are based upon, or result from: (i) your breach of this Agreement; (ii) your or your agents' negligent or willful misconduct; (iii) any third-party claim based on your or your agents' activities in connection with the Account, except to the extent such Losses are caused by our gross negligence or willful misconduct; (iv) your or your agents' misrepresentation, act, or omission, or alleged misrepresentation, act, or omission; (v) our reliance on information you provide to us; (vi) us following your or your agents' directions or failing to follow your or your agents' unlawful or unreasonable directions; (vii) any of your actions or the actions of your previous advisers, agents, custodians, or others, (viii) the failure by any person not controlled by us to perform any obligations to you; and (ix) in connection with any securities transaction pursuant to a registration statement, prospectus, or other offering document ("Selling Documents"), (a) an untrue statement or alleged untrue statement of a material fact contained in such Selling Document, or (b) the omission or alleged omission to state in the Selling Document a material fact required to be stated therein or necessary to make the statements therein not misleading. The remedies set forth in this section are in addition to, and may be exercised in conjunction with, any of the other rights and remedies in this Agreement, including but not limited to our lien, security interest, right of set-off, and right to freeze all or a portion of the securities and other property held in your Account.

j. Waiver. Our failure to insist on compliance with this Agreement will not constitute a waiver of any of our rights.

k. Admissibility of Documents in Proceedings. All documents in any format are considered to be true, complete, valid, authentic, and enforceable records of the applicable document, admissible in judicial or administrative proceedings to the same extent as if the documents and records were originally generated and maintained in printed form. You will not contest the admissibility or enforceability of our copy of the documents in any proceeding arising out of this Agreement.

l. Governing Law. This Agreement will be governed by the laws of the State of Delaware, but not its conflicts of law provisions.

m. Important Information About Procedures for Opening a New Account. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. Therefore, when you seek to open an Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. If we cannot verify your identity, or if we deem it necessary or advisable to do so to comply with Applicable Law, we may without prior notice to you refuse to open an Account, restrict or close an Account, refuse to accept instructions from you, or terminate this Agreement. In the event that your Account is restricted or closed, you shall remain responsible for the liabilities and obligations arising from transactions initiated prior to us restricting or closing the Account.

n. FINRA BrokerCheck. MissionSquare Wealth Management is a member of FINRA. FINRA BrokerCheck allows investors to learn about the professional background, business practices, and conduct of FINRA member firms and their associated persons. The telephone number for FINRA BrokerCheck is 800-289-9999, and the website is FINRA.org. An investor brochure that includes information describing FINRA BrokerCheck is also available on request.

o. SIPC. MissionSquare Wealth Management and the Clearing Firm are members of the Securities Investor Protection Corporation ("**SIPC**"). Visit sipc.org or call 202-371-8300 for more information, including a brochure on SIPC protection.

p. Business Continuity Plan. We maintain a business continuity plan that addresses the possibility of future significant business disruptions and includes procedures for how we respond to events of varying scope. Please refer to our business continuity plan summary, which is available on our public website. By entering into this Agreement, you acknowledge that you have read and understand our business continuity plan summary,

17. Our Contact Information.

You may contact MissionSquare Wealth Management via telephone at 800-669-7444, via email at wealth@missionsquare.com, and via mail at 777 N. Capitol Street NE Washington, D.C. 20002.

18. Other Information.

MissionSquare Wealth Management is a wholly owned subsidiary of MissionSquare Retirement and is an affiliate of VantageTrust Company, LLC and MissionSquare Investments. For more information concerning our business and important disclosures, please visit our website at www.missionsquarewealth.com.