



Vault Plan™ Service Agreement

Last Update: January 20, 2026

Vault Plan™ Service Agreement (“Agreement”) is an electronic contract made by and between Vault Wealth Strategies, LLC (“Vault Wealth,” “Vault,” “Firm,” “we,” “us,” or “our”), an investment adviser registered with the Oklahoma Department of Securities, and the undersigned client (“Client,” “you,” or “your”).

This Agreement governs Client’s engagement of Vault to provide the advisory, planning, consulting, and/or coordination services described in this Agreement (the “Services”). The effective date of this engagement will be the date Client electronically accepts this Agreement (the “Effective Date”).

By accepting this Agreement, Client establishes an advisory relationship with Vault (the “Relationship”). Vault accepts the engagement and agrees to provide the Services in accordance with the terms of this Agreement and applicable law. The specific Services provided under this Agreement, and any related limitations, will be described in the “Service Overview” section below.

Unless otherwise agreed in writing by Client and Vault, this Agreement will also apply to any additional accounts, plans, or service arrangements that Client establishes with Vault after the Effective Date that are intended to be covered by the same scope of Services (collectively, the “Accounts/Arrangements”). This Agreement supersedes any prior agreements or understandings between Client and Vault with respect to the Services described herein. Vault and Client hereby agree as follows:

1. Service Overview

Vault Wealth offers the Vault Plan™ service for clients seeking a comprehensive financial planning engagement without an ongoing investment-management relationship or obligation to enter into an ongoing advisory relationship. In other words, this agreement is not a long-term agreement for either party. Your Vault Plan™ will culminate with the delivery of a summary document outlining our findings & recommendations. Upon completion of the service, you will have the option of no longer continuing with Vault Wealth or, should we wish to work together on an ongoing basis, you may opt into any of our other services as outlined in our Firm Brochure: ADV Part 2A by signing a corresponding agreement.

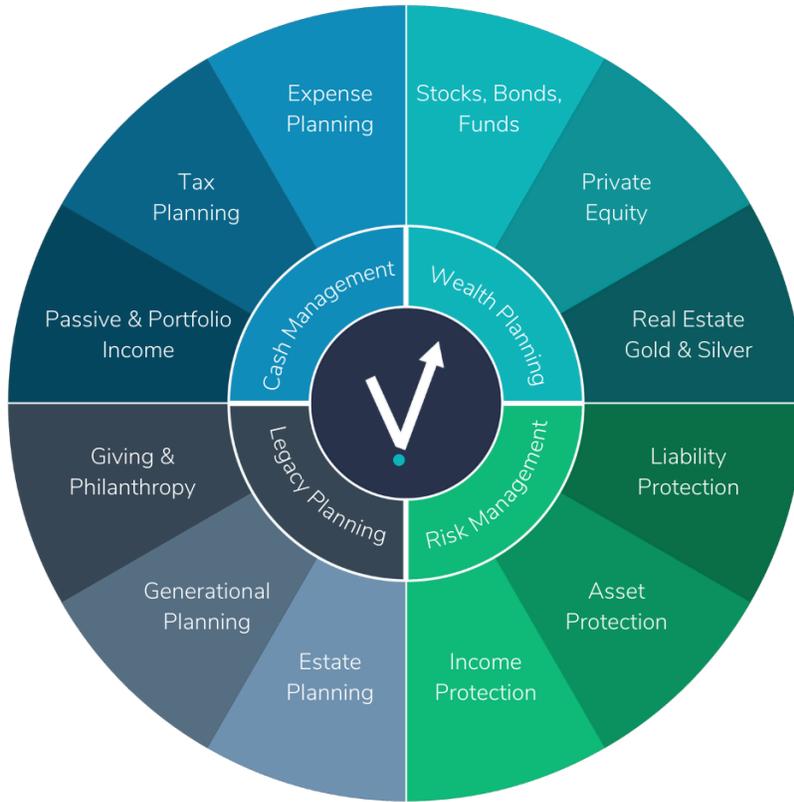
From the date of signing and entering into the Vault Plan™ agreement, you have six (6) months to complete the Vault Plan™ process. That process includes the following four (4) phases:

- What's Known: An initial financial data gathering and organization process.
- What's Important: Clarifying vision, values, and goal-setting.
- What's Possible: Exploration of projections and various strategies in line with your unique vision, values, and goals.
- What's Next: Recommendations on the steps you need to take to execute on the various aspects of your plan.

While six (6) months are allowed, most clients complete the process in 4-6 weeks, depending on their availability. You are advised that certain assumptions may be made with respect to interest and inflation rates and use of past trends and performance of the market and economy in our recommendations.

If you do not complete the Vault Plan™ process within the six-month period, you acknowledge and agree that Vault Wealth is no longer obligated to work with you or to continue to allocate Vault Wealth resources to your account, unless otherwise stated by Vault Wealth in writing.

Completion of a Vault Plan™ does not obligate either party to continue the relationship beyond the scope of the planning engagement.



2. Adviser Compensation

Fees for our Vault Plan™ service are as follows:

- Vault Plan™ for Individuals: \$1,800
- Vault Plan™ for Couples: \$2,500
- Vault Plan™ for Business Owners[†]: \$4,000 (1 owner), \$6,000 (2 owners), \$8,000 (3 Owners)

[†] *The Business Owner level is appropriate when Clients want to include their business(es) in their planning (business cashflow planning, succession planning, key person planning, valuation, buy-sell planning, etc)*

Vault Wealth bills you by direct invoicing via an electronic payment processor for engaging in the Vault Plan™ service as priced above. You agree to pay Vault Wealth all charges at the fee levels in effect for the Vault Plan™. You agree and authorize Vault Wealth to charge the full financial planning fee to the credit card/debit card/bank account you entered through the third-party payment processors secure vendor website. Alternatively, Vault may accept a check at the client's request.



Fees are negotiable and our firm reserves the right to offer these services at a mutually agreed upon alternate fee schedule. A client's specific fee arrangement will be outlined in their client advisory agreement.

3. Limitations on Services

You acknowledge that Vault Wealth does not undertake by this Agreement to act in or have fiduciary or investment adviser status with respect to your assets or for any account(s) that are held and maintained by a broker/dealer or any other third party qualified Custodian that are not under a separate investment advisory managed account agreement with Vault Wealth. Vault Wealth does not and will not accept the legal capacity and obligation of acting as an investment adviser or fiduciary for any of Your assets outside the scope of this Agreement. Vault Wealth is not acting as fixed insurance or property and casualty insurance broker, agent or representative in giving advice to You or in providing any other investment advisory services under this Agreement. We are not attorneys or accountants. If you desire legal or taxation advice consult a licensed attorney or accountant.

4. Termination

Either party may terminate the agreement at any time by providing written notice to the other party. Full refunds will only be made in cases where cancellation occurs within five (5) business days after client acknowledges and accepts the terms of this Agreement. After 5 days, refund requests may be submitted to billing@vaultwealth.us. Upon consideration of the request, Vault Wealth may, in its sole discretion, offer a partial refund on a case by case basis.

5. Receipt of Forms ADV Part 2A, Part 2B(s), and Privacy Policy Statement

Client acknowledges receipt of our Privacy Policy Statement and Part 2 of Form ADV; a disclosure statement containing the equivalent information. If the appropriate disclosure statement was not delivered to the client at least 48 hours prior to the client entering into any advisory contract with this investment adviser, then the client has the right to terminate the contract without penalty within five business days after entering into the contract. For the purposes of this provision, a contract is considered entered into when the client acknowledges and accepts the terms of this agreement.

6. Consent to Electronic Delivery

Client hereby consents to receive various communications from Vault via e-mail or other electronic delivery method. These items may include but are not limited to: all statements or reports produced by Vault; trade confirmations; billing invoices; all Client brochures (Form ADV, Wrap Brochure, etc.); Privacy Policy Statements; and any other notices or documentation that Vault chooses to provide on an ongoing or occasional basis. Client agrees to maintain current email addresses within the Client Portal or in writing to service@vaultwealth.us.

7. Client Conflicts

If this Agreement is between Vault and related Clients (i.e. husband and wife, etc.), services provided by Vault shall be based upon the joint communicated goals. Vault shall be permitted to rely upon instructions from either party with respect to disposition of the Assets or the Account, unless and until such reliance is revoked in writing to Vault. Vault shall not be responsible for any claims or damages resulting from such reliance or from any change in the status of the relationship between the Clients.

8. Representations by Client

The execution and delivery of this Agreement by Client shall constitute the representations by Client that the terms hereof do not violate any obligation by which Client is bound, whether arising by contract, operation of law or otherwise; that if Client is an entity other than a natural person (a) this Agreement has been duly authorized by appropriate action and is binding upon Client in accordance with its terms and (b) Client will deliver to Vault such evidence of such authority as Vault may reasonably require,



whether by way of a certified corporate resolution or otherwise. Vault is responsible only for the Account and not for the diversification or prudent investment of any outside assets or holdings of Client. This section applies only if Client's Account is for a pension or other employee benefit plan (including a 401(k) plan) governed by the Employee Retirement Income Security Act of 1974, as amended ("ERISA").

9. Representations by Vault

By acknowledging and accepting this Agreement, Vault represents and confirms that it is registered as an investment adviser pursuant to applicable State or Federal laws.

10. Services to Other Clients

It is understood that Vault performs advisory services for various clients and that the services provided by Vault are offered/rendered on a non-exclusive basis. Client agrees that Vault may give advice and take action in the performance of its duties with respect to any of its other clients which may differ with the advice given or action taken with respect to the Account, so long as it is Vault' policy, to the extent practical, to allocate investment opportunities to the Account over a period of time on a fair and equitable basis relative to other clients. Nothing in this Agreement shall be deemed to confer upon Vault any obligation to acquire for the Account a position in any security which Vault, its principals or employees may acquire for its or their own accounts or for the account of any other client, if in the sole and absolute discretion of Vault it is not for any reason practical or desirable to acquire a position in such security for the Account.

11. Market Conditions

Client acknowledges that Vault' past performance and advice regarding client accounts cannot guarantee future results. AS WITH ALL MARKET INVESTMENTS, CLIENT INVESTMENTS CAN APPRECIATE OR DEPRECIATE. Vault does not guarantee or warranty that services offered will result in profit.

12. Vault Liability

Vault shall not be liable for any act or failure to act by any qualified custodian to which Vault directs transactions for the Client or by any other non-party.

13. Your Acknowledgements and Responsibilities

You acknowledge that Vault Wealth does not provide tax, accounting or legal advice. A representative of Vault Wealth may address legal and tax issues as they relate to financial planning, however You should understand that any information provided is not considered or intended to be legal, accounting or tax advice. For legal advice, You should consult with an attorney. For tax advice, you should consult a qualified tax professional. For accounting advice, you should consult a Certified Public Accountant. None of the fees for financial planning services under this Agreement are for tax, accounting, legal, fixed or property and casualty insurance advice. You are responsible for providing information, data and documentation to Vault Wealth as it pertains to Your objectives, needs and goals, and to keep Vault Wealth informed of any changes to them.

You acknowledge that Vault Wealth cannot adequately perform the financial planning services for You unless You perform Your responsibilities under this Agreement. Vault Wealth is expressly authorized to rely and act upon any information and data obtained from You or from representatives authorized by You, including Your attorney(s), tax professional(s), accountant(s) or other professionals, in connection with this Agreement.



You acknowledge You will review financial planning assumptions such as rates of return, market value of existing assets, inflation rate and other factors used in preparing the Vault Plan™ under this Agreement, and that You will notify Vault Wealth if You do not agree with any of the assumptions and other factors used in preparing the Vault Plan™. Vault Wealth will not be liable for any damages or losses caused by Vault Wealth's investment recommendations that were made based on the information, data and representations provided by You, or Your representatives or agents.

You acknowledge that You have had the opportunity to review this Agreement and have made an independent determination that the financial planning fees payable under this Agreement are reasonable. You acknowledge receipt and understanding of this entire Agreement and all terms and conditions and agree to abide by the provisions in this Agreement.

You represent that all financial information and data furnished to Vault Wealth relating to Your assets, liabilities, and other information is true, accurate and comprehensive and may be relied upon by Vault Wealth for the purpose of providing the financial planning services described in this Agreement. You agree to inform Vault Wealth in writing of any material changes in Your situation, which may affect your Vault Plan™. Vault Wealth will not have any liability for Your failure to inform Vault Wealth of a material change to Your situation in a timely fashion. You further acknowledge that any investment recommendations made by Vault Wealth as a result of the Vault Plan™ are based upon the professional judgment of Vault Wealth, and neither Vault Wealth can guarantee the results or the performance of any investment recommendations made by Vault Wealth. You further acknowledge that Vault Wealth obtains information from a wide variety of publicly available sources and that Vault Wealth has no sources, and does not claim to have sources, of any inside or private information.

14. Assignment

No assignment of this contract can be made by either Vault or Client without the prior written consent of the other party.

15. Death or disability

If Client is a natural person, then Client's death, incapacity, disability, or incompetence will not terminate or change the terms of this Agreement. However, Client's guardian, executor, attorney-in-fact, or other authorized representative may terminate this Agreement by giving us written notice in accordance with the termination provisions of this Agreement.

16. Arbitration

The parties agree that any controversy or claim arising out of or relating to this Agreement, or breach thereof, will be settled by arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association then applying. The award of the arbitrators or the majority of them shall be final and binding, and not subject to review or appeal. You understand that this arbitration clause does not constitute a waiver of the right to seek a judicial forum where such waiver is void under federal securities laws.

17. Severability

Any term or provision of this Agreement which is invalid or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of such invalidity or unenforceability without rendering invalid or unenforceable the remaining terms or provisions of this Agreement or affecting the validity or enforceability of any of the terms or provisions of this Agreement in any other jurisdiction.



18. Applicable Law

This Agreement supersedes and replaces, in its entirety, all previous investment advisory Agreement(s) between the Parties as it relates to similar services described herein. To the extent not inconsistent with applicable law, this Agreement shall be governed by and construed in accordance with the laws of the State of Oklahoma. In addition, to the extent not inconsistent with applicable law, the venue (i.e. location) for the resolution of any dispute or controversy between Vault and Client shall be the State of Oklahoma.

19. Inside Information

Vault will not use any material non-public information ("MNPI") about any issuer of securities, to purchase or sell, or to recommend for purchase or sale, for the Account the securities of any issuer on the basis of any such information that may come into Vault's possession.

20. Notices

All notices and other communications contemplated by this Agreement shall be deemed duly given if e- delivered to Vault, to the attention of its Managing Member, and to Client at the email address appearing in the Client Portal.

21. Confidential Relationship

All information and advice furnished by either party to the other shall be treated as confidential and shall not be disclosed to third parties except as required by law.

22. Title to Assets

Except to the extent Client has notified, or in the future notifies, Vault in writing, Client represents that assets in the Account belong to Client free and clear of any lien or encumbrances.

