



Vault Invest™ Service Agreement

Last Update: January 20, 2026

Vault Family Office™ Service Agreement (“Agreement”) is an electronic contract made by and between Vault Wealth Strategies, LLC (“Vault Wealth,” “Vault,” “Firm,” “we,” “us,” or “our”), registered with the Oklahoma Department of Securities as a Registered Investment Adviser, 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 “Account/Relationship”) and also agrees to appoint Vault as the investment adviser for the Account/Relationship. Vault accepts the appointment as investment adviser for the Account/Relationship and agrees from and after the effective date, which is collected and stored digitally, to supervise and direct the investments of the Account/Relationship in accordance with the investment objectives of the Client and as communicated hereafter in writing or other format to Vault from time to time. 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 provides the Vault Invest™ Service as a way to help clients create a portfolio consisting of individual stocks, bonds, exchange-traded funds (“ETFs”), options, mutual funds, and other public and private securities or investments. The client’s individual investment strategy is tailored to their specific needs and may include some or all of the previously mentioned securities. Portfolios will be designed to meet a particular investment goal or risk profile, determined to be suitable for the client’s circumstances. Once the appropriate portfolio has been determined, portfolios are continuously and regularly monitored, and if necessary, rebalanced based upon the client’s individual needs, stated goals, and objectives.

We manage investments on a discretionary basis. This means you grant us authority to conduct transactions of cash, stocks, bonds, mutual funds, and other securities and/or contracts relating to the same in your account without obtaining your approval for said transactions. Our job is to manage to the risk tolerance we agree upon for certain goals. In practice, we will communicate if we feel there is a need for significant changes that deviate from our original investment approach. Otherwise, we will manage the day-to-day selection and transaction of securities in your account.

We provide an additional service for accounts not directly held at one of our preferred custodians (i.e., Charles Schwab or Altruist), but for which we have discretion and may leverage rebalancing strategies on behalf of the client. These are primarily HSAs and

other assets not held directly with one of our preferred custodians. We will review the available investment options in these accounts, monitor them, and rebalance and implement our strategies as best we can within the constraints of the available investment lineup.

Vault Invest™ is offered through a wrap-fee program, under which transaction and trading costs are generally included in the advisory fee rather than charged separately. Additional details regarding wrap-fee arrangements are provided below.

Clients who engage the Firm solely for investment management through Vault Invest™ are generally subject to a \$250,000 minimum investment requirement. This minimum is waived for clients who engage Vault Wealth for a Vault Plan™ or Vault Family Office™ services.

At the Firm's discretion, minimum investment requirements may also be waived in certain circumstances. The size of a client's investment account may impact custodial selection, portfolio construction, the use of third-party managers, and the frequency of portfolio rebalancing, among other considerations.

Wrap Fee Program

Our firm offers investment management through wrap fee accounts. You can learn more in our "Wrap Fee Program Brochure", but the premise is that we cover the trading & transaction costs associated with the account in one all inclusive fee. Meaning, you do not pay our investment management fee plus additional trading costs (i.e. commissions).

Some client accounts may be managed differently based on the size and nature of the account and/or the client's investment objectives and risk tolerance. In our wrap fee program, your fee is bundled with our costs for executing transactions in your account(s). We do not charge our clients higher advisory fees based on their trading activity, but you should be aware that we may have an incentive to limit our trading activities in your account(s) because we are charged for executed trades.

By participating in a wrap fee program, you may end up paying more or less than you would through a non-wrap fee program where a lower advisory fee is charged, but trade execution costs are passed directly through to you by the executing broker. In practice we prefer clients not feel "nickled and dimed" and for them to not have to worry about any additional costs.

2. Adviser Compensation

Vault Invest™ fees are calculated as a percentage of what we manage for you (Assets Under Management or AUM). Our standard Vault Invest™ fee is calculated as follows:

Assets Under Management (AUM)	Monthly Percentage	Annualized Percentage
First \$2,000,000	0.10%	1.20%
Next \$2,000,000	0.0667%	0.80%
Over \$4,000,000	0.0333%	0.40%



Example of monthly fee calculation for an account with an average daily balance of \$3,000,000 for a 30-day month:

$$\begin{aligned} \$2,000,000 \times (1.2\%/365 \text{ days}) \times 30 \text{ days} &= \$1,972.60 \\ \$1,000,000 \times (0.8\%/365 \text{ days}) \times 30 \text{ days} &= \$657.53 \\ \text{Total} &= \$2,630.13 \end{aligned}$$

Trading & transaction costs associated with the Account are covered in this fee as part of our Wrap Fee Program.

It should be noted that Vault Wealth's two primary custodians, Schwab & Altruist, have largely eliminated commissions for our most common trades. For example, Schwab has eliminated commissions for online trades of equities, ETFs and options (subject to \$0.65 per contract fee). This means that, in most cases, when we buy and sell these types of securities, we will not have to pay any commissions to Schwab. We encourage you to review Schwab's pricing to compare the total costs of entering into a wrap fee arrangement versus a non-wrap fee arrangement. If you choose to enter into a wrap fee arrangement, your total cost to invest could exceed the cost of paying for brokerage and advisory services separately. To see what you would pay for transactions in a non-wrap account please refer to Schwab's most recent pricing schedules available at schwab.com/aspricingguide. Similarly, Altruist's pricing schedule is available at <https://altruist.com/m/Altruist-Fee-Schedule>.

Despite the availability of these free trades for certain security types, Vault Wealth maintains a wrap program so that when/if situations arise where commissionable trades make sense for clients, the client will not incur any trade/transaction costs beyond our advisory fee.

Fees are negotiable and will be deducted from client account(s) monthly in arrears. Adjustments will be made for deposits and withdrawals during the billing period. Fees will be deducted from your account monthly in arrears (meaning at the end of the month we will charge your account for the fees incurred). The exception for this is directly-managed held-away accounts, such as 401(k)'s, as it is impossible to directly debit the fees from these accounts, those fees will be assigned to the client's taxable account of choice. If the client does not have a taxable account, those fees will be billed directly to the client. Vault will never have custody except for authorized fee withdrawal of any Client funds or securities, as the services of a qualified and independent custodian will be used. In most cases, at least a partial cash balance will be maintained in the Account so that Vault may debit advisory fees for services rendered.

3. Directions To Vault

Except for decisions regarding the purchase and/or sale of specific investments, all directions from the Client to Vault (i.e. notices, instructions, including directions relating to changes in the Client's investment objectives) shall be in writing and shall be effective upon receipt by Vault. Vault shall be fully protected in relying upon any such direction, notice, or instruction until it has been duly advised in writing of changes therein. Client has the opportunity to place reasonable restrictions on the types of investments to be held in the portfolio. Restrictions on investments in certain securities or types of securities may not be possible due to the level of difficulty this would entail in managing the account.

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. Otherwise, This Agreement shall continue in effect until terminated by either party at any time upon delivery of written notice to either party.



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 Investment 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. Proxies

Client acknowledges that Vault will not vote proxies.

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.

