FutureMoney RIA, LLC
Investment Management Agreement
January 2026

This Investment Management Agreement (this “Agreement”) sets out the terms and conditions under which FutureMoney RIA, LLC (“FutureMoney RIA,” “we,” “our” or “us”), an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”), will provide ongoing discretionary investment advisory services with respect to the assets in your FutureMoney RIA investment account (each, an “Account” or “Discretionary Account”). This Agreement will become effective, and you will become our client, when we accept your electronically-signed Agreement and application, which may be reflected on internal records we maintain. FutureMoney RIA provides its services via its Electronic Platform (defined below), therefore, you will sign this Agreement electronically, which will constitute your signature and will have the same binding effect as if you signed a paper agreement by hand. You should review this Agreement carefully before signing it.

This Agreement may be amended from time to time on reasonable notice to you. The current Agreement will be available through the Electronic Platform. By keeping your Discretionary Account with FutureMoney RIA or by continuing to use the services provided by FutureMoney RIA after receipt of notice of any amendments, you agree to and accept all terms and conditions of any amendments, including any new or changed terms or conditions.

Investment Advisory Services

The Client hereby appoints FutureMoney RIA as its investment adviser and grants us limited power-of-attorney with discretionary trading authority to manage and trade the assets in your Account (the “Services”). FutureMoney RIA accepts this appointment under the terms and conditions set forth in this Agreement and the Terms and Conditions provided in the user interface, which may change from time to time. Our authority will include the ability to manage your Account utilizing your selected FutureMoney RIA investment model to: (i) buy, sell and trade securities; (ii) invest in and trade exchange-traded funds, mutual funds, and other pooled investment vehicles (“Funds”); (iii) periodically rebalance your portfolio (iv) initiate payments to third parties as directed by the Client, and (v) open an account with the Custodian (see the Custody section below).

You acknowledge that: (i) FutureMoney RIA will deliver the Services exclusively through an online platform and/or mobile application (collectively, including any updates and replacement or supplement to them, the “Electronic Platform”); (ii) FutureMoney RIA will not provide Services in person, over the phone, or through any other medium, other than through the Electronic Platform, provided, however, manual assistance on technical and/or operational matters can be provided where required; and (iii) with respect to your Discretionary Account, we have authority to effect trades without your prior consultation or approval. You also acknowledge that certain Services will be provided by FutureMoney RIA's affiliates. You may contact FutureMoney RIA by email at support@futuremoney.co during its business hours regarding technical questions about the Electronic Platform or FutureMoney RIA's Services.

As part of the Account-opening process, you will be required to complete an application and questionnaire (the "Questionnaire") that will provide us with certain information regarding your financial situation, including but not limited to information regarding your financial situation, goals, objectives and risk tolerance. FutureMoney RIA's algorithmic-based technology will analyze your responses to the Questionnaire to recommend a FutureMoney RIA model portfolio, which will include a portfolio of equities, bonds and/or Funds based on your target risk profile, your financial objectives, and other information. You have the option to override FutureMoney RIA's portfolio recommendation and choose a different model portfolio offered by FutureMoney RIA.

You should update your responses to the Questionnaire whenever your circumstances change that could affect how we manage your Discretionary Account. At a minimum, you will be prompted to review and/or update the responses to the Questionnaire on an annual basis. Your assets are used to purchase the securities to align your Account to the corresponding target asset allocation within the recommended model portfolio or your selected model portfolio. You understand that the model portfolio recommendation is based on your responses to the Questionnaire and algorithmic analysis of any cash flows in linked bank accounts, where applicable. It is your responsibility to update your information in the Questionnaire if your situation changes. You should also make sure you understand the merits and risks associated with any investments and the recommendations made by FutureMoney RIA and ask FutureMoney RIA any questions you may have.

You acknowledge that FutureMoney RIA does not provide: (i) comprehensive financial planning services, and its Services are not a complete investment program as they do not take all of a Client's financial and other considerations into account when recommending a model portfolio; rather FutureMoney RIA's recommendations are limited based on the information provided by the Client through the Questionnaire; (ii) tax, accounting or legal advice; or (iii) custody of your Account assets. You are encouraged to consider additional asset classes, strategies and investments to supplement the investments maintained in your Account and to consult with your tax advisor regarding any tax consequences related to your Account.

Account Requirements

The minimum account size for initial investment is:

- $250 for 529 education saving plans
- $250 for Junior Roth IRA™ accounts
- $5 for all other accounts

The Client retains sole ownership of the Account. You may make contributions to and withdrawals from your Account at any time through the Electronic Platform, subject to FutureMoney RIA's right to terminate your Account at any time.

The client accepts ACH as the default method for contributions. FutureMoney RIA may also permit Clients to transfer securities in-kind into their Account, at FutureMoney RIA's sole discretion. You may withdraw assets from your Account upon notice to FutureMoney RIA. Such notice must be provided through the Electronic Platform, and will be subject to the usual and customary securities transfer and settlement procedures. FutureMoney RIA designs its model portfolios as long-term investments and the withdrawal of assets may impair the achievement of your investment objectives. Further, when securities are withdrawn, you may be subject to tax consequences to the extent that any securities have to be sold.

As you contribute or withdraw funds from your Account, FutureMoney RIA's algorithms will initiate purchase and/or sale transactions to rebalance your Account in line with your portfolio strategy's target allocations. FutureMoney RIA's algorithms will also rebalance your Account if the investment allocations deviate from the model portfolio in excess of certain thresholds or as otherwise specified by the Client. FutureMoney RIA will seek to execute any such transactions promptly.

Funding the Account

FutureMoney RIA requires a link to your bank or other financial institution account (the "Funding Account") so you may make deposits to, or withdrawals from, your FutureMoney RIA Account. You acknowledge that your FutureMoney RIA Account will not be connected to your Funding Account unless and until you receive a confirmation through the Electronic Platform indicating your Account is successfully linked to your Funding Account. You further agree that, if your Funding Account is closed or restricted after you connect it to your FutureMoney RIA Account, you may lose your ability to make contribution to or withdrawals from your Account unless and until: (i) the Funding Account is reopened or unrestricted; or (ii) you successfully link a different and adequately funded Funding Account.

When linking your Funding Account to your FutureMoney RIA account, you may be presented with the option of using a third-party service that facilitates the connection of your financial information to FutureMoney RIA. If you decide to use these services to link your Funding Account to your FutureMoney RIA account, you expressly grant to FutureMoney RIA the right, power, and authority to (acting on your behalf) transmit your personal and financial information (such as from third-party banks) as reasonably necessary for the third party to provide services to you. By using such a third party, you expressly authorize FutureMoney RIA to retrieve your Funding Account and routing numbers, as well as your current bank balance and certain transaction history ("Account Information") via such service. FutureMoney RIA will not have access to your username and password for your Funding Account; the third party will provide FutureMoney RIA an access token that exclusively allows FutureMoney RIA to retrieve your linked account information. Further, if you use these services when signing up for an FutureMoney RIA account, you acknowledge and agree that the information you provide to third parties through FutureMoney RIA will be treated by the third party in accordance with the third party's privacy policy, and by FutureMoney RIA in accordance with FutureMoney RIA's Privacy Notice. By using such a third party, you agree to the above terms, and understand there are risks associated with a third party's potential use, misuse, or loss of your personal or Account information.

Fees and Expenses

Advisory Fees

For the Services specified in this Agreement, Client hereby agrees to pay the fees set forth in the attached fee schedule, Exhibit 1 (the "Fee Schedule"), for the term hereof commencing on the funding date, and continuing thereafter.

Expense ratios and management fees imposed by third parties on products such as Exchange Traded Funds or mutual funds are not included, but do impact returns to a Client's account. Further, Clients will be responsible for certain transaction fees and costs. For more information, please see Brokerage and Transaction Execution, below.

Other Fees

You understand that FutureMoney RIA's model portfolios may include investments in shares of certain Funds in addition to other securities. As a shareholder in any Fund, you will indirectly bear a share of the management fees and other expenses as disclosed in each Fund's prospectus. These expenses are charged by the respective Funds and are reflected in the net asset value of each individual Fund. Any such Fund fees and expenses are in addition to the investment advisory fee collected by FutureMoney RIA.

Additionally, you may incur certain other charges, including those imposed by third-party financial institutions. These additional costs may include, and are not limited to wire transfer fees, paper statement fees, bounced check fees, transfer taxes, wire transfer and electronic fund fees. You understand that these fees are not included in the fee that you pay to FutureMoney RIA.

Fee Payment

By signing this Agreement, you authorize FutureMoney RIA to direct the Custodian to deduct any fees applicable to your Account directly from your Account (the "Account Fees"). You should notify FutureMoney RIA immediately if you believe there has been an inaccuracy in the calculation of your Account Fees. In the event your Account does not include a cash balance adequate to pay the Accounts Fees, you authorize FutureMoney RIA to determine the assets in your FutureMoney RIA Account that will be sold, and to sell these assets, without notice to you, to pay any applicable Account Fees and any other fees due under this Agreement.

Payment of fees generally will be made first from Account assets in cash, next from the liquidation of cash equivalents, and finally from sale of securities held in your Account.

Custody

Client assets must be maintained in an account at a qualified custodian or transfer agent. Upon submitting all Account opening documentation, FutureMoney RIA will facilitate the opening of a Client's custody account and you will be promptly notified in writing of the Custodian's contact information. You hereby authorize FutureMoney RIA to enter into any such agreements or other arrangements to facilitate the custody, execution and clearing of Account transactions. Clients receive at least quarterly account statements directly from the Custodian, listing account balance(s), transaction history and any fees deducted from the Account. We encourage all Clients to review their custodial account statements promptly to confirm the accuracy of the information provided. With regard to any Custodian of Client assets, FutureMoney RIA's authority will be limited to authorized trading activity unless the Client has opted for additional services.

FutureMoney RIA shall have no authority hereunder to take or have custody or possession of any assets in the Account. FutureMoney RIA may direct delivery of any Account assets or direct the payment of any funds held in that Account to itself or permitted Partners in connection with paying the Fees and Expenses, as noted within the Fees and Expenses section of this agreement and/or FutureMoney RIA's Form ADV. Upon request from the Client, FutureMoney RIA may be directed by such Client to direct delivery of any Account assets to third-parties unaffiliated with FutureMoney RIA, pursuant to valid legal authority, or as provided in the Fees and Expenses section of this Agreement.

Brokerage and Transaction Execution

You acknowledge and agree that you are approving FutureMoney RIA to mark all purchase and sell orders in equities and Exchange Traded Funds ("ETFs") as "Not Held." This can result in the order being executed either more or less favorably than the current prevailing market price for the security at the time in which the order was entered. Additionally, you agree that you are giving direction to use the Custodian even if execution by a different broker-dealer would result in more favorable prices commissions, or other transaction costs, or otherwise offer more favorable executions. You acknowledge that the prices, commissions, and other transaction costs may also not be as favorable as those that might be obtained if trades for your Account were placed through another broker-dealer. You agree that the fact that a transaction may be executed, or be capable of being executed through the Custodian or a broker-dealer other than the Custodian at prices, execution charges (such as commissions, commission equivalents, mark-ups, mark- downs, and spreads) and other transaction costs more favorable than available through the Custodian or such other broker-dealer shall not obligate the Custodian to match those prices, execution charges, and other transaction costs, or account to you for the difference. You agree that the Custodian may retain and need not account to you for any execution charges, other remuneration or profits made in transactions for your Account, and that the fees and profits earned by the Custodian on the transactions for or with your Account will be in addition to the investment management fees you pay FutureMoney RIA. In giving the foregoing brokerage direction, and notwithstanding the potential disadvantages described above, you have independently and prudently (i) considered any information concerning the Custodian's execution capabilities and pricing you believe relevant (including information available on request from the Custodian); (ii) concluded that the Custodian is capable of providing best execution of your Account's transactions; (iii) determined that the commissions, commission equivalent rates, mark-ups, or mark-downs that apply to your Accounts are appropriate and reasonable, for all transactions in your Account, in relation to the value of brokerage and other services received by or made available to your Account; and (iv) otherwise determined that the foregoing brokerage direction is consistent with your Account's interests in obtaining best execution of transactions generally. You agree to monitor the services provided by the Custodian so as to assure that the Custodian has provided best execution of your Accounts' transactions and that the commissions and other transaction costs paid to Custodian are reasonable in relation to the value of the brokerage and other services received by your Account. You may revoke your brokerage direction at any time on written notice to FutureMoney RIA, and any such revocation will be effective once FutureMoney RIA has received and has had a reasonable time to act on it. Revocation of your brokerage direction may cause FutureMoney RIA to impose restrictions on or close your Account, or to increase the investment advisory or other fees paid under this Agreement. Notwithstanding the foregoing, Clients will be responsible for any transaction and settlement costs where the Custodian executes client transactions in foreign markets, such as a purchase of a non-U.S. security through a local executing broker-dealer. In addition, FutureMoney RIA will trade away from the Custodian in certain instances, such as when Custodian is unable to execute a particular type of transaction. Clients will be responsible for any brokerage fees or other expenses that are associated with such transactions in addition to the fees paid to FutureMoney RIA.

Clients should understand that using a single broker-dealer to execute transactions for their Account may result in disadvantages to the Client as a possible result of less favorable executions than may be available through the use of a different or a wider range of broker-dealers.

FutureMoney RIA may seek to combine or “batch” securities transaction orders (though it is not obligated to do so). Under these circumstances and in accordance with FutureMoney RIA’s policies and procedures, transactions will be averaged as to price and any non-brokerage transaction costs will be allocated among participating accounts in proportion to the purchase and sale orders placed for each account on any given day. If FutureMoney RIA cannot obtain execution of all the combined orders at prices or transaction terms that FutureMoney RIA believes are desirable, FutureMoney RIA will allocate the securities that FutureMoney RIA does buy or sell as part of the combined orders by following FutureMoney RIA’s order allocation policies and procedures.

Fractional Shares

Some Custodians used by FutureMoney RIA offer fractional share trading functionality, which allows FutureMoney RIA to buy and sell fractional share quantities and purchase dollar amounts of certain securities (“Fractional Trading”) on a Client’s behalf. Fractional Trading presents unique risks and has certain limitations that Clients should understand. Fractional shares may have different rights from full share interests of the same security. Clients should be aware of the following as it relates to Shareholder Rights: if a Client wants to transfer the holdings in an account to another investment firm, the fractional share holdings cannot be transferred and will need to be liquidated before transfer, which may have tax consequences. Clients will not have voting rights for any of the fractional shares held in their account, will not be able to make voluntary elections on any corporate action (including, without limitation, any tender offers or rights offerings) with respect to such fractional shares, and FutureMoney RIA cannot provide clients any other shareholder documentation for any holdings of less than one share. Clients will, however, receive payments of dividends, or in some cases in connection with stock dividends, either dividend shares or value commensurate to the dividend shares, and will otherwise participate normally in any stock splits, mergers, or other mandatory corporate actions. In some circumstances, dividends on fractional positions may not be processed on your account, if the value of the dividend is too small.

When FutureMoney RIA places an order to sell on a client's behalf, it may be entered using a fractional share quantity (e.g., 2.525 shares). When FutureMoney RIA places an order to buy, they may use either a fractional quantity or a dollar value (e.g., $250.00)[1]. Share quantities can be specified to four decimal places (.0001). Dollar value orders will be converted into share quantities for execution, to two decimal places (.01). In all cases, when converting dollar-value orders into share quantities, the share quantities will be rounded down. For a variety of reasons, including but not limited to this conversion convention, the actual amount of an executed dollar-value order may be different from the requested amount. The actual amount of an executed order to buy a dollar value of a security may also be lower or higher than the amount requested due to the price movement of the shares in the market. All orders placed by FutureMoney RIA, including those with a fractional share component, will be marked "Not Held," which gives FutureMoney RIA time and price discretion to execute the order without being held to the security's current quote. In connection therewith, each time an order is submitted to buy or sell a share quantity, including fractional quantities, or dollar amount of a particular security, you authorize FutureMoney RIA to use time and price discretion.

Fractional trading functionality order types may be more restricted than if FutureMoney RIA were to buy or sell traditional whole share quantities.

Shares purchased or sold on your behalf may be either whole shares or fractional shares, depending upon the cost of the shares and the dollar amount available to purchase such shares in your Account. When fractional shares are traded on behalf of the Client, this is done by allocating any excess fractional shares to Custodian's proprietary fractional facilitation account. In the event of a liquidation or transfer of the assets in your Account to another financial institution, you hereby authorize FutureMoney RIA to facilitate the sale of fractional shares as necessary. You also understand and acknowledge that dividends received in connection with assets in your Account will be allocated pro-rata based on the fractional shares you hold and that you will not receive a dividend if the pro-rata amount of such dividend is less than $0.01.

You understand and acknowledge that: (i) to the extent that FutureMoney RIA must purchase or sell shares in the market to fulfill any part of a fractional share order, the fractional component of that order will be fulfilled at the execution price FutureMoney RIA received for the corresponding whole shares that are transacted on the same day; (ii) fractional shares within an Account (a) are unrecognized, unmarketable, and illiquid outside your FutureMoney RIA Account, (b) are not transferable in-kind to another investment account, and (c) may only be liquidated and the proceeds withdrawn or transferred out of your Account.

Investment Tools

Client understands that any investment tools provided within FutureMoney RIA's online platform are not a guarantee of performance and FutureMoney RIA does not guarantee or make any warranty of any kind, express or implied, regarding the projections or recommendations generated by the investment tools. Client acknowledges and agrees that projections shown in investment tools are

[1] Nominal values are specified to two decimal places (.01).

based on information believed reliable, but may not prove true, and in some cases, will vary materially from actual performance. Client understands FutureMoney RIA is not responsible for actual or perceived lost opportunity or profits arising out of Client's decision to make investment decisions based on such projections.

Proxies

Without exception, FutureMoney does not vote proxies on behalf of clients. All proxy materials received on behalf of a client account are sent directly to the client. FutureMoney personnel may answer client questions regarding proxy-voting matters in an effort to assist the client in determining how to vote the proxy; however, the final decision of how to vote the proxy rests with you as the client.

Corporate Actions

FutureMoney RIA will also be responsible for giving or withholding all security holder consents or authorizations; making all elections in connection with any mergers, acquisitions, reorganizations, consolidations, dissolutions, recapitalizations, refinancings or tender offers; and exercising or abstaining from exercising any subscription, conversion and other rights and options which may affect your Account.

Legal Proceedings

FutureMoney RIA will not advise or take any action on behalf of any Client in any legal proceedings, including bankruptcies or class actions, involving securities held in, or formerly held in, Client's Account.

Statements & Reports

In connection with the Services, we may obtain and utilize information and data from a wide variety of public and private sources, including (i) financial publications that monitor market indices, industry research materials and other materials prepared by parties other than us and (ii) information and data concerning investment management firms obtained from both the investment management firms and/or from third party vendors. We will only use data from third party sources believed reliable and we will not utilize any such information or data if we have reason to believe it to be inaccurate. However, Client understands and acknowledges we will not independently verify such information and data, and therefore there is risk in relying on reports that are based on this information and data.

Access Disruptions

Client understands that FutureMoney RIA does not guarantee that access to FutureMoney RIA's Electronic Platform will be available at all times. FutureMoney RIA reserves the right to suspend access to the Electronic Platform without prior notice for scheduled or unscheduled system repairs or upgrades. Further, access to the online platform may be limited or unavailable due to, among other things: market volatility, peak demand, systems upgrades, maintenance, any kind of interruption of the services provided by FutureMoney RIA, hardware or software malfunction or failure, internet service failure or unavailability, the actions of any governmental, judicial, or regulatory body, and force majeure. Client understands there is risk of loss beyond FutureMoney RIA's control associated with such access limitations or unavailability.

Assignment

FutureMoney RIA may not assign this Agreement without the consent of Client if such consent is required under the Advisers Act. In the event of an assignment by FutureMoney RIA, FutureMoney RIA shall request any required consent(s) of the Client through the Electronic Platform. If Client does not respond to such request within the time specified in the notice, Client's continued acceptance of investment advisory services from FutureMoney RIA or any assignee identified in the notice shall constitute Client's consent(s) to the assignment. This Agreement shall bind and inure to the benefit of and be enforceable by the parties and their respective successors and permitted assigns. This agreement shall not be assigned by Client without the prior written consent of FutureMoney RIA.

Confidentiality

Except as required by law, judicial process or as requested by regulatory authorities, (a) FutureMoney RIA agrees to maintain in strict confidence all of Client's non-public personal and financial information that Client (or a third-party service provider, as applicable) furnishes to FutureMoney RIA, except for information that Client explicitly agrees to share publicly, and (b) Client agrees to maintain in strict confidence all investment advice and other non-public information that Client acquires from FutureMoney RIA in connection with the Account. Client agrees that Client shall not use any confidential information received from FutureMoney RIA for any purpose other than managing the Client's Account, including, but not limited to, developing a service that competes with FutureMoney RIA's services. FutureMoney RIA may disclose information relating to the Client's Account to (i) its affiliates or other agents under this Agreement, (ii) to any Client service provider designated by the Client, (iii) any market counterparty/broker in relation to transactions undertaken for the Account, (iv) or any other third party to assist or enable the proper performance of FutureMoney RIA's Services under the Agreement. FutureMoney RIA and any trading counterparties are authorized to disclose transaction and other information to data repositories and regulators for the purposes of meeting applicable transaction and other regulatory reporting requirements.

Client acknowledges receipt of and consents to FutureMoney RIA's Privacy Policy. You may choose not to provide your personal information to FutureMoney RIA; however, in these cases, FutureMoney RIA may choose to terminate this Agreement and any related Account(s).

Legal Capacity

If this Agreement is established by the undersigned Client, or the Client's authorized representative in a fiduciary capacity, the Client hereby certifies that he/she is legally empowered to enter into or perform this Agreement in such a capacity. The Client represents that he or she is 18 years of age or older and has the full power and authority to enter into and perform under this Agreement.

Non-Exclusive Services

You understand and agree that FutureMoney RIA may provide investment advisory or other services to other clients. You further understand that we and our affiliates may take investment action on behalf of such other clients, or for FutureMoney RIA and/or its employees' own accounts that may differ from the investment action taken on behalf of your Account(s).

Representations and Warranties

You represent and warrant that: (i) you have full power and authority to enter into this Agreement; (ii) the terms hereof do not violate any obligation by which you are bound, whether arising by contract, operation of law, or otherwise; (iii) this Agreement has been duly authorized and will be binding according to its terms; (iv) as of the effective date of this Agreement and at all times during the term of this Agreement, none of the Account's assets are or will be assets of "employee benefit plans" within the meaning of the U.S. Employee Retirement Income Security Act of 1974, as amended; and (v) you shall promptly notify FutureMoney RIA if any of your representations or warranties in this Agreement are no longer true or completely accurate.

You also understand and agree that FutureMoney RIA will manage your Account based on the information you provide to FutureMoney RIA and if any such information becomes incomplete or inaccurate, you will promptly notify FutureMoney RIA and update any applicable information on the Electronic Platform. You further understand that FutureMoney RIA does not guarantee the performance of the Account and the Account is not insured against any investment losses that may occur. If this Agreement is entered into by a trustee or other fiduciary, such trustee or fiduciary represents that the Services to be provided by FutureMoney RIA are within the scope of the services and investments authorized by the governing instruments of, and laws and regulations applicable to you, and that such trustee or fiduciary is duly authorized to enter into this Agreement.

You represent that all assets managed by FutureMoney RIA for you are free from any security interests, liens, or encumbrances exercisable by any third party against such assets, and you shall not grant a security interest, lien, or encumbrance on any such assets for the benefit of any third party, except at FutureMoney RIA's direction. You agree to immediately notify FutureMoney RIA if you learn that any security interest, lien, or encumbrance is created against any of your assets managed by FutureMoney RIA.

Under penalties of perjury, you certify that you are not subject to a disqualifying SEC action or disqualifying event as defined by the SEC ("ineligible person"), you will inform FutureMoney immediately if you become an ineligible person, and that you will provide clear disclosure of your conflict of interest in recommending FutureMoney as part of any compensated testimonial, as well as the material terms of your compensation.

Anti-Money Laundering/Countering Terrorism-Financing

In connection with opening an account with FutureMoney RIA and the Custodian, Clients will be required to provide information and other documentation to verify the identity of the Client. FutureMoney RIA and other entities that service your Account are prohibited from engaging in transactions with, or providing services to, certain foreign countries, territories, entities and individuals, including without limitation, specially designated nationals, specially designated narcotics traffickers and other parties subject to United States government or United Nations sanctions and embargo programs. Accordingly, the Client represents and warrants the following and shall promptly notify FutureMoney RIA if any of the following ceases to be true and accurate: (a) to the best of the Client's knowledge based upon appropriate diligence and investigation, none of the cash or property that the Client has paid or will pay or deposit in its Account has been or shall be derived from or related to any activity that is deemed criminal under United States law, nor will any of the Client's payments or deposits to your Account directly or indirectly contravene United States federal, state, international or other laws or regulations, including without limitation any anti-money laundering ("AML") or countering terrorism-financing ("CTF") laws (collectively, "AML/CTF Laws") (b) no contribution or payment by Client to FutureMoney RIA shall cause FutureMoney RIA to be in violation of any AML/CTF Laws. Client understands and agrees that, if at any time it is discovered that any of the representations in this Section are untrue or inaccurate, or if otherwise required by applicable law or regulation related to AML, CTF and similar activities, FutureMoney RIA may undertake appropriate actions to ensure compliance with applicable law or regulation, including, but not limited to, freezing or forcing a withdrawal of the Client's cash or assets from FutureMoney RIA.

Investment Risks

You recognize that there may be loss (sometimes total loss) or depreciation of the value of any investment or other assets in the Account due to the fluctuation of market values, and accordingly the value of your Account will change over time and may decrease. You understand and acknowledge that we have not made any guarantee, either oral or written, that your investment objective will be achieved or that the value of any Account assets will not decline. The implementation of the investment algorithms described herein are subject to many risks. You should carefully review the risks described in Item 8: Methods of Analysis, Investment Strategies and Risk of Loss in our Form ADV Part 2A.

Term and Termination

This Agreement will remain in full force and effect until either party gives written notice to the other party of its intention to terminate the Agreement. This Agreement may be terminated, without penalty, upon at least 30 days written notice by us or immediately by you. Client notice of termination shall be provided to FutureMoney RIA through the Electronic Platform. Once all Client securities have been sold (and/or transferred, as applicable), the balance in the Client's Account will be remitted back to the Client's linked bank account and its FutureMoney RIA Account will be closed. Subject to the Liability and Indemnification Section below, FutureMoney RIA will not be liable to the Client for any consequences of such liquidation.

Termination of this Agreement will not affect (i) the validity of any action previously taken by us under this Agreement; (ii) liabilities or obligations of the parties from transactions initiated before termination of this Agreement; and (iii) your obligation to pay our fees (prorated through the date of termination).

Liability and Indemnification; Fiduciary Duty

Client understands there are inherent risks in any investment advisory program involving the provision of services such as the Services described in this Agreement, including total loss of investment. These risks are due to several factors, including, but not limited to, FutureMoney RIA's use of third-party service providers (including the Custodian, brokerage firms, and other counterparties), actions of the Client or its agents, force majeure or other events beyond FutureMoney RIA's control, and general market conditions unrelated to any material violation of fiduciary duty or of this Agreement by FutureMoney RIA.

Our responsibility and liability to you as an investment adviser as described in this Agreement includes a duty for us to act as a fiduciary, and accordingly observe a duty of loyalty and duty of care with respect to our investment advisory relationship with you. We are responsible to you if we fail to observe the applicable standard of care and you suffer a loss because of such failure. However, this also means that we may not be responsible or liable to you if we have acted consistent with the applicable standard of care.

You understand that investments and the investment decisions we make for you are not guaranteed. Even with the greatest care, our investment advice or decisions may involve losses. Given the uncertainties that apply to investment decisions, you understand that you risk bearing certain consequential, special, or incidental damages. We also have an obligation to provide you with material information about our services and conflicts of interest.
Consistent with our observing the applicable duty of loyalty and duty of care, we are not responsible or liable to you for losses arising from any act or omission by you, any reasonable reliance on our part on information or directions from you, any act or omission by a third party selected by you, and any act or omission by third parties selected by us so long as we selected and monitored them in accordance with the applicable standard of care.

You understand that you are responsible for providing certain information and documents to FutureMoney RIA relating to your personal and financial situation in accordance with FutureMoney RIA's management of the Account (including the Questionnaire, as described above). Client agrees to indemnify and hold harmless FutureMoney RIA against applicable losses, costs, claims and liabilities FutureMoney RIA suffers or incurs due to Client's failure to provide to FutureMoney RIA such documents, or due to Client providing inaccurate information to FutureMoney RIA.

In addition to the above, Client will be liable for the payment of taxes due with respect to the Account, whether of a capital, income, or other nature, and the making of all related claims, whether for exemption from withholding taxes or otherwise, for filing any and all tax returns and for providing any relevant tax authorities with all necessary information in connection with the Account. FutureMoney RIA shall not be liable to you or to any third party for any tax, fines or penalties owed by you, unless such taxes are due by FutureMoney RIA under applicable law. Notwithstanding the foregoing, you understand that FutureMoney RIA and its affiliates may owe certain duties to you under the Advisers Act, other federal or state statutes, or rules or regulations thereunder, or the rules or regulations of self-regulatory organizations, the breach of which may confer upon you certain rights of action against FutureMoney RIA and its affiliates even if such breach did not involve a violation of the standards of care set forth above. Accordingly, the discussion above is not intended and does not constitute a waiver or limitation of any non-waivable rights of action available to you.

Nothing in this Agreement shall be interpreted to limit or modify FutureMoney RIA's fiduciary duties to Client or of any available right or remedy that a client may have under federal or state securities laws. Federal and state securities laws impose liabilities under certain circumstances on persons who act in good faith. If you have any question about whether FutureMoney RIA or its affiliates have breached any obligation to you or if you have legal recourse against FutureMoney RIA or its affiliates, we suggest that you speak with your legal counsel.

Dispute Resolution

You agree that any claim, controversy, or dispute, which does not directly involve the Financial Industry Regulatory Authority, and which arises out of or relating to this Agreement or the interpretation and validity thereof, performance, termination, enforcement, or alleged breach thereof, must be finally settled by binding, individual, arbitration conducted in accordance with this Agreement. The arbitration will be conducted before, and only before, a single arbitrator set up by Judicial Arbitration and Mediation Services ("JAMS") in accordance with its arbitration procedures. Either the Client or FutureMoney RIA may initiate arbitration by filing a written claim with JAMS. The venue for any arbitration will be in Boston, Massachusetts. The decision of the arbitrator(s) will be binding and conclusive upon the parties, their successors, legal representatives and assigns. This arbitration provision shall survive termination of this Agreement. You and we acknowledge the following regarding this arbitration clause:

- Arbitration is final and binding;
- Arbitration clauses may not be enforceable where prohibited by law;
- Each party is waiving its right to seek remedies in court, including a right to a jury trial;
- Pre-arbitration discovery may be generally more limited than and different from court discovery proceedings, depending on the applicable rules of arbitration;
- The arbitrator's award may not be required to include factual findings or legal reasoning, and any party's right to appeal or to seek modification of rulings by the arbitrator may be strictly limited, depending on the applicable rules of arbitration; and
- The arbitrator may be a person who was or is affiliated with the securities industry selected from banking, legal, or investment-related professions.

The prevailing party will be entitled to reasonable attorney's fees together with any reasonable costs and expenses from arbitration. This arbitration agreement will be enforced and interpreted exclusively in accordance with the Federal Arbitration Act. Client understands that nothing in this Agreement modifies any rights Client may be afforded under the federal or state securities laws, including the Advisers Act and the Federal Arbitration Act, and Client therefore is not waiving any rights Client may be afforded under such laws to pursue remedies by other means.

Client and FutureMoney RIA agree that each may bring claims against the other only in their respective individual capacity, and not as a plaintiff or class member in any purported class or representative proceeding. Further, if our dispute is resolved through arbitration, the arbitrator may not consolidate another person's claims with Client's claims and may not otherwise preside over any form of a representative or class proceeding. If any of the specific provisions within this Section are found to be unenforceable, the remainder of this Section shall not be affected thereby and, to this extent, the provisions of this Section shall be deemed to be severable.

Notices and Communications

Our opening and maintaining your Account is conditioned on your agreement to receive all notices, documents, and other information related to your account and investments electronically, through the Electronic Platform. You agree that when we send these electronic notices to you they constitute delivery of the information or documents contained in the electronic communication, even if you do not actually access the information or documents through the Electronic Platform.

By executing this Agreement, you further agree and acknowledge that:

- You authorize FutureMoney RIA to deliver any notices required under this Agreement, or any type of document relating to your Account through the Electronic Platform.
- You have access to a computer with the means to access such documents (including PDF software, available free of charge at Adobe's website www.adobe.com), and that you may incur costs accessing or printing the documents (e.g., online provider fees and printing costs). FutureMoney RIA is not liable for these costs or any computer problems (including viruses) you incur in accessing the Electronic Platform. Client will pay for their own online provider fees and printing costs.
- The term of this consent is indefinite, but you may revoke this authorization at any time by contacting support@futuremoney.co or by using the Electronic Platform. You may also, without revoking this authorization, request from FutureMoney RIA, through the Electronic Platform, a paper copy of any document that FutureMoney RIA delivers electronically under this authorization, and FutureMoney RIA will provide you with a paper copy of such requested document.
- You agree to notify us immediately if you have any reason to believe your Account, or any account linked to your Account (including your bank account or email address), has been compromised by any third party.
- You understand there are certain cybersecurity risks inherent in accessing your Account online and in providing instructions electronically via email, through the Electronic Platform, or otherwise, including, but not limited to, financial loss due to unauthorized use of your

FutureMoney RIA account, bank account or email address, or that your information may appear in a data breach. You agree that FutureMoney RIA will follow instructions with regard to your Account from your email address of record or delivered through your Electronic Platform account, and we would likely be unable to detect if the instructions were a result of a compromised account.

Receipt of Documents

You acknowledge that you have received a copy of our Privacy Notice, Form ADV Part 2A and 2B, Form ADV Part 3, and any supplemental disclosures. Such disclosure documents were provided prior to entering into this Agreement.

Applicant Status

You hereby represent and warrant that you are either (i) a United States person, which includes a United States resident alien, have a valid United States residential mailing address and have a valid US taxpayer identification number (or social security number), or (ii) a United States non-resident alien.

Use Restrictions of Electronic Platform

You will not and will not permit any person or entity to, directly or indirectly: (i) copy, modify, or create any derivative work of any portion of the Electronic Platform; (ii) reverse engineer, decompile, decode, or disassemble, or otherwise attempt to derive or gain improper access to any software component of the Electronic Platform, in whole or in part; (iii) frame, mirror, sell, resell, market, sublicense, publish, distribute, reproduce, assign, transfer, rent, lease, or loan any portion of the Electronic Platform to any other person or entity, or otherwise allow any person or entity to use the Elecronic Platform for any purpose other than in accordance with this Agreement; (iv) use the Electronic Platform in any manner or for any purpose that infringes, misappropriates, or otherwise violates any intellectual property rights or other right of any person or entity, or that violates Applicable Law; or (v) access or search the Electronic (or download any data or content contained therein or transmitted thereby) through the use of any engine, software, tool, agent, device, or mechanism (including spiders, robots, crawlers, or any other similar data mining tools) other than software or Electronic Platform services features provided by FutureMoney RIA, or its parent, Future Money Inc. for use expressly for such purposes.

Effective Date
This Agreement will be effective when we accept your electronically-signed Agreement and application, which may be reflected on internal records we maintain.

Governing Law

This Agreement shall be governed by, and interpreted according to, the laws of the State of Delaware, without reference to principles of conflict of laws.

Entire Agreement

This Agreement represents our entire understanding with regard to the matters specified herein. No other agreements, covenants, representations, or warranties, express or implied, oral or written, have been made by any party to any other party concerning the subject matter of this Agreement.

Validity

If any part of this Agreement is found to be invalid or unenforceable, it will not affect the validity or enforceability of the remainder of this Agreement.

No Third-Party Beneficiaries

Except with respect to FutureMoney RIA's rights pursuant to this Agreement, neither party intends for this Agreement to benefit any third-party not expressly named in this Agreement.
Electronic Signature This Agreement is hereby executed and delivered in counterparts by electronic signature with the same effect as if the parties executing the counterparts had all executed one counterpart. Counterparts may be delivered via electronic mail (including .pdf or any electronic signature complying with the U.S. federal ESIGN Act of 2000, e.g., clicking "I agree" or use of www.docusign.com) or other transmission method and any counterpart so delivered shall be deemed to have been duly and validly delivered and be valid and effective for all purposes. Each party consents and agrees that its electronic signature meets the requirements of an original signature as if actually signed by such party in writing. Further, each party agrees that no certification authority or other third-party verification is necessary to the enforceability of its signature. No party hereto may raise the use of an electronic signature as a defense to the enforcement of this Agreement or any amendment or other document executed in compliance with this Section.

E-SIGNATURE CONSENT TO USE ELECTRONIC RECORDS, DISCLOSURES AND SIGNATURES (the "Consent")

FutureMoney RIA intends to provide you with disclosures, notices, agreements, statements, records, documents, and other information (collectively, "Communications") and will at times seek to obtain your signature or agreement through the Electronic Platform. By opening an Account and then accessing your Account, you are consenting to the following terms:

<u>Your consent to use and delivery of electronic records and disclosures</u>

In our sole discretion, the Communications we provide to you, or that you sign or agree to at our request, will typically be delivered to you in electronic form ("Electronic Records"). You specifically agree to the electronic delivery (i.e., the receipt and/or obtaining) of Electronic Records from FutureMoney RIA. The term "Electronic Records" includes, but is not limited to, any and all current and future notices and any and all required disclosures, including Fund offering materials and periodic reporting, as well as such other documents, statements, data, records, agreements and any other Communications regarding your relationship with FutureMoney RIA. You acknowledge that, for your records, you are able to retain the Electronic Records and Communications by printing and/or downloading them. You accept Electronic Records and Communications related to your Account as reasonable and proper notice, for the purpose of any and all laws, rules, and regulations, and agree that such electronic form fully satisfies any requirement that such communications be provided to you in writing or in a form that you may keep.

<u>Your acknowledgement and consent to electronic signature</u>

You agree that your use of a touch screen, keypad, mouse or other device to select an item, button, icon or similar act/action, or to otherwise provide FutureMoney RIA with instructions or your agreement or assent or other action pursuant to this Agreement, constitutes your signature (hereafter referred to as "E-Signature"), acceptance and agreement as if actually signed by you in writing. You acknowledge you are signing this Consent, the Agreement and any other documents under this Agreement with an E-Signature. You agree your E-Signature is the legal equivalent of your manual signature on this Consent, the Agreement or any other documents under this Agreement. You consent to be legally bound by this Consent's terms and conditions. You also agree that no certification authority or other third-party verification is necessary to validate your E-Signature and that the lack of such certification or third-party verification will not in any way affect the enforceability of your E-Signature or any resulting contract between you and FutureMoney RIA. You represent that you are authorized to execute this Consent, the Agreement and any other documents under the Agreement for all persons who own or are authorized to access any of your Accounts and that such person(s) will be bound by the terms of this Consent, the Agreement and any other documents under this Agreement.

<u>Your agreement as to validity of digital versions</u>

You also agree that the electronically stored copy of this Agreement is considered to be the true, complete, valid, authentic and enforceable record of the Agreement, admissible in judicial or administrative proceedings to the same extent as if the documents and records were originally generated and maintained in printed form.

<u>Revocation of electronic signature</u>

This Consent will apply on an ongoing basis unless you withdraw it. You have the right to withdraw this Consent and the use of your E-Signature at any time. You acknowledge that we reserve the right to restrict or terminate your access to FutureMoney RIA, including without limitation the Electronic Platform, if you withdraw this Consent. If you wish to withdraw your Consent, you must notify FutureMoney RIA through the Electronic Platform.

<u>Hardware, software and operating system</u>

To receive the Electronic Records, you will need a mobile device with a compatible operating system and a connection to the Internet, and you will need access to a printer or the ability to download information to keep copies for your records. Changes, if any, to these system hardware and software requirements will be updated in the Electronic Platform. You must periodically refer to the Electronic Platform for current system requirements. By establishing and then accessing your Account, you are indicating that you have the capability to access the agreements and other information/documents, and are able to download or print copies for your records. You are responsible for installation, maintenance, and operation of your mobile device, browser and software. FutureMoney RIA is not responsible for errors or failures from any malfunction of your mobile device, computer, browser, or software. FutureMoney RIA is also not responsible for computer viruses or related problems associated with use of an online system.

Exhibit 1
Wrap Fee Schedule

FutureMoney RIA charges an asset-based wrap fee that covers the costs of its investment advisory services as well as associated trading and custody services. FutureMoney RIA clients start on the Starter Plan, which has an annualized wrap fee of 2% their Total Account Balance (“Management Fee”) and no Subscription Fee.

Clients may choose to switch to the Pro Annual Plan, at a cost of $48 per year wrap fee (“Subscription Fee”) or the Pro Monthly Plan, at a cost of $5 per month wrap fee (“Subscription Fee”). If Total Account Balance (as defined below) of a client on the Pro Annual Plan or Pro Monthly Plan exceeds $20,000, that client will only pay a 0.25% Management Fee on all of their assets.

Clients may choose to switch to the Generations Annual Plan, at a cost of $120 per year wrap fee (“Subscription Fee”) or the Generations Monthly Plan, at a cost of $15 per month wrap fee (“Subscription Fee”). If the Total Account Balance (as defined below) of a client on the Generations Annual Plan or Generations Monthly Plan exceeds $60,000, that client will only pay a 0.20% Management Fee on all of their assets.

“Total Account Balance” is the combined account balance of a client’s FutureMoney RIA accounts. The Management Fee will be accrued daily and collected monthly in arrears. If a Client requests a withdrawal that will result in insufficient assets to pay any fees that are due to FutureMoney RIA at the time of the withdrawal, such fees will be collected at the time of the withdrawal. Management fees will be based on the market value of the securities as determined by Custodian, including any cash in your account at the end of each business day, as of the close of trading on the New York Stock Exchange (“NYSE”) or as of the immediately preceding close of the NYSE for days when the NYSE is closed.

The Subscription Fee is collected by Future Money Inc. from the client’s bank account on file. To process billing of the Subscription Fee via recurring monthly or annual ACH debit, Future Money Inc. contracts with Stripe as a third-party payment processor. Stripe is licensed and regulated as a money transmitter. A portion allocable to FutureMoney RIA (the “Advisory Fee”) of $1 is paid out from the Subscription Fee. FutureMoney RIA reserves the right to sell assets within the Client’s investment accounts to charge Client’s investment accounts for any fees owed.

The Management Fee is collected by FutureMoney RIA, and is deducted from the assets in the investment account(s) monthly. We reserve the right to waive or reduce the Subscription Fee and/or Management Fee for any client, at our sole discretion.

Certain additional fees are charged to a client for specifically requested services or irregular occurrences, which are outlined in the following table:

Unqualified withdrawal	$25 / withdrawal
Fedwire (Outbound)	$50 / wire out
ACATS (Outbound)	$150 / transfer out
ACH Return	$25 / return