

Alinea Advisory Services, LLC Client Agreement

Please read this Client Agreement (“Agreement”) carefully. It sets out the understanding between you (the “Client,” “you,” or “your”) and Alinea Advisory Services, LLC (“Alinea,” “we” or “our”) regarding the advisory services Alinea provides. If you have questions or concerns about this Agreement, please consult your own legal counsel before acknowledging your agreement.

Our Services. Alinea provides investment recommendations through our online or mobile app, based on the profile you give us — including your interests, goals, and risk tolerance. Using our proprietary algorithm, we generate lists of specific investments tailored to categories you select, and you choose which recommended investments to buy. Our recommendations rely on the information you give us, so if your circumstances change or weren’t fully communicated to us, that may affect how suitable our recommendations are. Full details of our services are in Alinea’s Form ADV Part 2A Brochure.

Opening Your Account. To use Alinea’s services, you must open a cash brokerage account with our brokerage partner, DriveWealth, LLC (“DriveWealth”), an SEC-registered broker-dealer and FINRA/SIPC member (margin accounts aren’t permitted), and have your application and other required documentation approved. Once you fund your account with at least the required minimum, your recommended stocks will generally be purchased within two business days. Our services are generally available only to U.S. residents, though most foreign citizens with a valid Social Security number who legally reside in the U.S. full-time may open an account, and we make exceptions for active-duty military stationed abroad. If an existing client moves outside the U.S., we may notify DriveWealth, who may restrict the account.

Fees. Alinea charges a flat subscription fee for its advisory services, disclosed to you at enrollment. The fee is billed in advance for each term and charged to your designated payment method, or deducted from your DriveWealth account — which you authorize to be deducted by signing this Agreement and your DriveWealth account documents — and remitted to Alinea. Your subscription renews automatically at the end of each term unless you cancel; fees already paid are non-refundable, and cancelling your subscription doesn’t by itself close your account or end this Agreement.

You’re also responsible for fees charged by DriveWealth and other service providers (for example, account transfer, wire transfer, paper statement, and ADR custody fees, and regulatory charges like SEC Section 31 fees and FINRA trading activity fees) — which are fees collected that Alinea doesn’t receive. Digital asset transactions are facilitated through Zero Hash LLC and Zero Hash Liquidity Services LLC (collectively, “Zero Hash”). Digital asset transactions are subject to a spread, which is disclosed to you before you confirm the transaction.

Alinea doesn’t receive performance-based fees, though we may retain a portion of interest earned on uninvested cash in your account, and may receive non-transaction-based compensation from DriveWealth and other service providers.

Ending the Relationship. Either of us may terminate this Agreement at any time. To terminate, you must notify us in writing by emailing info@alinea-invest.com — we can’t accept a verbal request as notice of termination. If Alinea terminates the Agreement, we’ll likewise notify you in writing. Once we receive your written notice, we won’t provide further investment advice, allocation, or transactions except with respect to limited closing transactions, and we’ll inform DriveWealth that the relationship has ended.

Account Authority. Alinea has no authority over your DriveWealth account and will never trade on its own initiative — only trades you authorize through our website or app will be placed. We don’t act as your Power of Attorney, so we can’t accept requests to restrict assets in your account, and we have no fiduciary responsibility for trades in your account that we didn’t recommend. At our discretion, we may honor reasonable requests when you’re liquidating or moving your account.

You're responsible for consulting a tax professional before depositing assets, and for any taxes on your account, including capital gains from liquidations. DriveWealth will send you trade confirmations and account statements at least quarterly — please review these promptly. They're considered binding unless you notify Alinea or DriveWealth in writing of any objection within ten (10) days of a confirmation or thirty (30) days of a statement; this doesn't waive any right you have under the Investment Advisers Act of 1940 (the "Advisers Act") or other applicable securities laws.

Our Fiduciary Duty. Alinea acts as a fiduciary for the advisory services we provide and must put your interests first, consistent with the Advisers Act. We'll disclose material conflicts of interest that could reasonably affect our advice. You've received our Form ADV Part 2A, which describes our roles, capacities, and known conflicts.

Proxy Voting & Legal Actions. Alinea doesn't vote proxies or give legal advice on securities in your account — including in bankruptcies or class actions — unless you direct us otherwise or law requires it. You're responsible for all proxy voting decisions and elections related to mergers, tender offers, bankruptcies, and similar events. DriveWealth, not Alinea, is responsible for forwarding proxy materials and shareholder communications to you.

By signing, you confirm and agree that:

- You're legally able to enter into this Agreement (and if signing for an entity, that you're duly authorized to bind it and the entity is validly organized).
- This Agreement doesn't conflict with any of your other obligations, and you own the assets you deposit free and clear of any liens.
- You'll give Alinea the information needed to deliver our services, and you understand that responsibility for your financial decisions is yours — you're not obligated to follow any Alinea recommendation.
- Alinea serves other clients and may give them different recommendations, with no obligation to recommend the same things to you.
- Alinea's information comes from a wide variety of public sources, and while we can't guarantee its accuracy or the success of our advice, our recommendations reflect our professional judgment and the information you provide.
- Alinea may decline to provide services if doing so would violate law or our internal policies.
- **All investments carry risk, including potential loss of principal, and Alinea cannot guarantee your investment objectives will be achieved.**
- Alinea isn't responsible for supervising assets outside this Agreement. DriveWealth, not Alinea, is responsible for executing trades and other instructions you give directly to DriveWealth.

Confidentiality. We treat your financial and personal information, and our advice to you, as confidential, disclosed only as you direct or as law requires. You've received our Privacy Policy along with our Form ADV Part 2 and Form CRS. You agree to treat any sensitive or proprietary information provided by Alinea to you as Alinea's confidential information. You will use such confidential information solely for the purpose of receiving the services under this Agreement, and never disclose, directly or indirectly, such confidential information to any third party.

Indemnification. To the extent permitted under applicable law, you agree to defend, indemnify, and hold harmless Alinea, its affiliates, and its and their respective officers, employees, directors, service providers, licensors, and agents (collectively, the "Alinea Parties"), from any and all losses, damages, expenses, including reasonable attorneys' fees, rights, claims, actions of any kind, and injury (including death) arising out of or relating to your violation of this Agreement. Alinea will provide notice to you of any such claim, suit, or proceeding. Alinea reserves the right to assume the exclusive defense and control of any matter which is subject to indemnification under this section, and you agree to cooperate with any reasonable

requests assisting Alinea's defense of such matter. You may not settle or compromise any claim against the Alinea Parties without Alinea's written consent. Nothing in this section waives any right you have under the Advisers Act or other applicable federal or state securities laws.

Disclaimer of Warranties. YOUR USE OF THE SERVICE IS AT YOUR SOLE RISK. THE SERVICE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. THE ALINEA PARTIES EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED OR STATUTORY, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT.

THE ALINEA PARTIES MAKE NO WARRANTY THAT (A) THE SERVICE WILL MEET YOUR REQUIREMENTS; (B) THE SERVICE WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE; (C) THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SERVICE WILL BE ACCURATE OR RELIABLE; OR (D) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE SERVICE WILL MEET YOUR EXPECTATIONS. NOTHING IN THIS DISCLAIMER OF WARRANTIES WAIVES ANY RIGHT YOU HAVE UNDER THE ADVISERS ACT OR OTHER APPLICABLE FEDERAL OR STATE SECURITIES LAWS.

Limitation of Liability. YOU EXPRESSLY UNDERSTAND AND AGREE THAT THE ALINEA PARTIES WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY DAMAGES, OR DAMAGES FOR LOSS OF PROFITS INCLUDING DAMAGES FOR LOSS OF GOODWILL, USE, OR DATA OR OTHER INTANGIBLE LOSSES (EVEN IF THE ALINEA PARTIES HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES), WHETHER BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR OTHERWISE, RESULTING FROM: (A) THE USE OR THE INABILITY TO USE THE SERVICE; (B) THE COST OF PROCUREMENT OF SUBSTITUTE GOODS AND SERVICES RESULTING FROM ANY GOODS, DATA, INFORMATION, OR SERVICES PURCHASED OR OBTAINED OR MESSAGES RECEIVED OR TRANSACTIONS ENTERED INTO THROUGH OR FROM THE SERVICE; (C) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA; (D) STATEMENTS OR CONDUCT OF ANY THIRD PARTY ON THE SERVICE; OR (E) ANY OTHER MATTER RELATING TO THE SERVICE. IN NO EVENT WILL THE ALINEA PARTIES' TOTAL LIABILITY TO YOU FOR ALL DAMAGES, LOSSES, OR CAUSES OF ACTION EXCEED THE AMOUNT YOU HAVE PAID IN THE LAST SIX (6) MONTHS, OR, IF GREATER, ONE HUNDRED DOLLARS (\$100). NOTHING IN THIS LIMITATION OF LIABILITY SECTION WAIVES ANY RIGHT YOU HAVE UNDER THE ADVISERS ACT OR OTHER APPLICABLE FEDERAL OR STATE SECURITIES LAWS.

SOME JURISDICTIONS DO NOT ALLOW THE DISCLAIMER OR EXCLUSION OF CERTAIN WARRANTIES OR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES. ACCORDINGLY, SOME OF THE ABOVE LIMITATIONS SET FORTH ABOVE MAY NOT APPLY TO YOU OR BE ENFORCEABLE WITH RESPECT TO YOU. IF YOU ARE DISSATISFIED WITH ANY PORTION OF THE SERVICE OR WITH THESE TERMS OF SERVICE, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USE OF THE SERVICE.

IF YOU ARE A USER FROM NEW JERSEY, THE FOREGOING SECTIONS TITLED "INDEMNIFICATION," "DISCLAIMER OF WARRANTIES," AND "LIMITATION OF LIABILITY" ARE INTENDED TO BE ONLY AS BROAD AS IS PERMITTED UNDER THE LAWS OF THE STATE OF NEW JERSEY. IF ANY PORTION OF THESE SECTIONS IS HELD TO BE INVALID UNDER THE LAWS OF THE STATE OF NEW JERSEY, THE INVALIDITY OF

SUCH PORTION WILL NOT AFFECT THE VALIDITY OF THE REMAINING PORTIONS OF THE APPLICABLE SECTIONS.

Multiple Account Owners. If your account has more than one owner (for example, a joint or trust account), Alinea will follow the direction of whichever party instructs us first, and that will bind all owners. If we receive conflicting instructions, or become aware of a dispute between owners (including divorce or separation), we may, at our discretion, pause action until all owners agree in writing.

Registration. Alinea is registered as an investment adviser with the SEC, and may notice-file or rely on exemptions in other jurisdictions where we do business.

Assignment. This Agreement binds your heirs, executors, and successors. Neither you nor Alinea may assign this Agreement without the other party's consent. If there's a change of control at Alinea, we'll give you written notice of the transaction at least thirty (30) days before the successor becomes your adviser under this Agreement. If you don't want to continue with the successor, you may terminate this Agreement or transfer your account to another registered investment adviser during that period. If you continue using the successor's services after that notice period without terminating, we'll treat that as your consent to the assignment. A transaction that doesn't actually change who controls or manages Alinea isn't considered an assignment under Advisers Act Rule 202(a)(1)-1 or applicable state law.

Death, Disability, or Divorce. If an account owner dies, becomes disabled, divorces, or otherwise has a change in ownership or capacity, the remaining owner(s) or their legal representative must promptly give Alinea written notice. We're not responsible for account activity directed by a former or incapacitated owner before we receive and have reasonable time to act on that notice; former owners and the estates of deceased or incapacitated owners remain jointly and severally liable for losses tied to instructions given before we received it. After receiving notice, we may require additional documentation and may restrict the account at our discretion.

Disputes. Disputes should first be raised through direct negotiation, then voluntary mediation if needed. If a dispute still can't be resolved, either you or Alinea may bring it in a court of competent jurisdiction. Nothing in this Agreement requires you to arbitrate a dispute; the parties may agree in writing to resolve a specific dispute through binding arbitration instead, but only if both sides agree to do so after the dispute arises. Nothing here waives any right you have under the Advisers Act or other applicable federal or state securities laws.

Other Services. Alinea doesn't provide legal, tax, or accounting services, and no fees under this Agreement cover them — please seek that advice separately if you need it.

General Provisions

- ***Headings.*** Section headings are for convenience only and don't affect how this Agreement is interpreted.
- ***Severability.*** If any provision of this Agreement is invalid in a jurisdiction, the rest of the Agreement remains enforceable there and elsewhere.
- ***Modifications & Amendments.*** Alinea may update this Agreement from time to time to reflect changes in our services, business practices, or applicable law. We'll give you written notice of any material change (for example, to fees, liability, or dispute resolution terms) at least thirty (30) days before it takes effect. If you don't want to accept the new terms, you may terminate this Agreement before the change takes effect, as described above under "Ending the Relationship." If you continue using our services after that notice period without terminating, the updated terms will apply to your account going forward. We may post non-material, administrative updates (such as formatting or contact-information changes) to the Alinea website without separate notice. The electronically-stored copy of this Agreement is treated as the true, complete, and enforceable record, admissible in any proceeding to the same extent as a printed original.

- ***Electronic Delivery & Signatures.*** You consent to receive account information and sign documents electronically, as described in the Alinea ESign Consent Form; withdrawing consent may result in account termination. Alinea may post information to its website without separate notice (unless law requires it), or deliver it to your email or mailing address of record — either counts as delivery whether or not you actually see it, so please check regularly, especially for time-sensitive notices. The internet isn't fully secure, so don't send confidential information like account numbers or passwords by unencrypted email; you agree Alinea isn't responsible for unauthorized access during transmission, subject to your rights under applicable law. Please review documents promptly and notify us in writing of objections within seven (7) days of receipt, or we may treat your silence as consent — this doesn't waive any right you have under the Advisers Act or other applicable securities laws. You're responsible for any costs of electronic delivery (for example, internet or phone charges), and may be charged for paper communications if your email address is invalid.
- ***Archiving.*** You can access an archive of your electronically delivered documents on our website for one year, and request older copies from DriveWealth (up to six years for statements, three years for confirmations).
- ***Entire Agreement.*** This Agreement is the entire understanding between us and supersedes prior agreements; it's binding on our respective heirs, representatives, successors, and assigns.
- ***Governing Law.*** This Agreement is governed by the laws of the State of New York.
- ***Advice of Counsel.*** Each party had the opportunity to consult independent legal counsel before signing this Agreement, and it will not be construed against whoever drafted it.

THE CLIENT HEREBY ACKNOWLEDGES HAVING RECEIVED, READ, AND UNDERSTOOD THIS AGREEMENT, THE ALINEA PRIVACY NOTICE, AND ALINEA'S FORM ADV PART 2A AND FORM CRS.