Disclosures - Pave Securities, LLC

Effective Date: February 28, 2026

Pave Securities, LLC (“Pave Sec”) is registered as an introducing broker dealer with the Securities and Exchange Commission ("SEC”) and a member of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”). Pave Investment Advisors, LLC (“Pave IA”) is an SEC registered investment adviser. Both Pave Sec and Pave IA are wholly owned subsidiaries of Pave Finance, Inc. (collectively, “Pave”). By using Pave Securities, Pave Finance, Pave IA, or any other affiliate of Pave, you accept our Terms of Use and Privacy Policy. Pave’s services are available only to residents of the United States or in jurisdictions where Pave is licensed and registered to do business. Nothing on the Pave websites should be considered an offer, solicitation of an offer, or advice to buy or sell securities.

Past performance is no guarantee of future results. Any historical returns, expected returns [or probability projections] are hypothetical in nature and may not reflect actual future performance. The performance of Systematic Alpha Investments, LLC. (“SAI”), an affiliate of Pave, is the result of fully discretionary investment advisory accounts and potentially contains a different amount of assets than you control. A larger pool of assets in an account managed by SAI on a fully discretionary basis may give SAI more flexibility in the number of securities it can purchase in the client account and given the fully discretionary authority, SAI has more control over the implementation of the holdings, for example when to buy and when to sell a security. The discretionary account may have a materially different experience with Pave affiliate SAI, than clients of Pave receive. The performance results displayed on the Pave website or application may not be applicable to Pave clients and may not be able to be replicated by a Pave client. Pave clients that answer questions differently in the application may get different results from other Pave clients with different answers. For example, a client with a more aggressive investment profile based on the answers may get recommendations that are more volatile than a client that wishes to focus on dividends.

Results for Pave Sec’s solicited recommendations and Pave IA discretionary management are compared to different index based ETFs such as the State Street SPDR S&P 500 Trust and other index based ETFs based on the inputs from the clients. There are currently 24 different benchmarks used based on individual and blended ETFs (collectively, the “Indexes”). The Indexes are for informational purposes only. Pave Sec’s solicited recommendations and Pave IA discretionary management does not mirror any of the Indexes and the volatility may be materially different from the volatility of Indexes. Reference or comparison to the Indexes does not imply that Pave will construct client portfolios in the same way as the Indexes or achieve returns, volatility, or other results similar to those of the Indexes.

Performance estimates are subject to future adjustment and revision. Customers of Pave Sec and clients of Pave IA should be aware that a loss of investment is possible.

All statements made via social media sites sponsored or maintained by Pave and its affiliates are for informational purposes only and do not constitute a comprehensive description of Pave’s services. Pave and its affiliates are not responsible for and do not endorse the content by other users or followers of the social media sites sponsored or maintained by Pave or its affiliates. Pave and its affiliates are also not responsible for the terms of use or privacy or security policies of any social media sites, and you use such sites at your own risk. Pave and its affiliates reserve their rights to block any user or follower who posts,

tweets or retweets content that is deemed inappropriate or offensive or constitutes spam, a testimonial, advice, recommendation, or advertisement for securities, products, or services or is promotional in nature. Pave and its affiliates also reserve their rights to block users or followers whose posts, tweets or retweets contain offensive or inappropriate content or serve as promotional sites. Any opinions expressed by our users or followers are those of the persons submitting the comments and don't necessarily represent the views of Pave or its affiliates.

Certain investments are not suitable for all investors. Before investing, consider your investment objectives and Pave's fees. The rate of return on investments can vary widely over time, especially for long term investments. Investment losses are possible, including the potential loss of all amounts invested. Information provided by Pave Support is for informational and general educational purposes only and is not investment or financial advice.

If you have any questions about these Terms, our Privacy Policy, the Service, or any of our Platforms, please contact us at support@pavefinance.com.