

Advisor Authorization

In this agreement, "Green Pier" refers to Green Pier Fintech LLC, and their affiliates, employees, agents, representatives, shareholders, successors, and assigns as the context may require; "I," "me," and "account owner" refer to the account owner and for any account with more than one owner (such as a joint account), "I," "me," and "account owner" or "account owners" refer to all owners, collectively and individually; "Advisor" refers to Registered Investment Advisor I authorized to digitally advise my account.

If my Account is enrolled (or subsequently becomes enrolled) in a digitally advised program, this Authorization supplements the customer agreement that governs my account ("Customer Agreement") and is fully incorporated into the Customer Agreement.

1. Role of the Advisor

With respect to the Advisor I have authorized on my account, I understand and agree that:

- A. My Advisor may be a state or federally regulated investment advisor, a state or federally regulated bank or trust company, or another entity that is exempt from registration as an investment advisor under the Investment Advisors Act of 1940.
- B. I have selected my Advisor based on criteria I deem appropriate for my investment needs and without any advice or recommendation from Green Pier.
- C. All decisions relating to my investment or trading activity shall be made solely by me or my Advisor; my Advisor has collected from me sufficient information to make investment management and trading decisions that are suitable to my financial goals and circumstances.
- D. Green Pier is authorized to accept and act upon the instruction of my Advisor with respect to my account in accordance with this Authorization until Green Pier receives written or electronic notice revoking such authority.
- E. My Advisor is not affiliated with or an agent of Green Pier and is not authorized to act or make representations on Green Pier's behalf.
- F. Green Pier has no responsibility and will not undertake to review, monitor, or supervise the suitability of the trading decisions made by me or my Advisor, the frequency of the investment or trading activity in my account, or whether fees negotiated by my Advisor for Green Pier's services are appropriate, as such responsibility falls solely with my Advisor. My Advisor has collected from me such information as is required to determine the suitability of my investment or trading activity, or the appropriateness of applicable fees.
- G. Green Pier reserves the right, but is not obligated, to request authorization from me prior to executing any transaction requested from my Advisor and to restrict, not accept or cease accepting instructions from my Advisor at Green Pier's sole discretion and for its sole protection.
- H. Green Pier will have no duty to inquire into the authority of the Advisor to engage in particular transactions or investment strategies or to monitor the terms of any oral or written agreement between me and the Authorized agent(s)/ Advisor(s). I represent that my Authorized agent/Advisor has disclosed to me all third-party service providers it uses and any data related to my account it makes available to third-party providers in the course of managing my account. I further agree that Green Pier will not undertake nor does it have any obligation to review or monitor these third-party providers.

I. I acknowledge that if I reside outside the United States, I have received this application and agreement as a result of my express request for them. I further acknowledge that nothing herein is an offer or solicitation of any security, product, or service in any jurisdiction where its offer or sale would be contrary to local law or regulation. If I or another individual associated with my Account moves outside the United States, Green Pier may at any time in its sole discretion terminate that relationship or modify my rights to access any or all account features, products, or services.

J. I shall indemnify and hold harmless Green Pier and its officers, directors, employees, agents, and affiliates from and against any and all losses, claims, or financial obligations that may arise from any act or omission of my Advisor with respect to my account.

K. The Advisor is obligated to comply with, and make all disclosures as required by, all applicable state, federal, and industry securities laws and regulations, and interpretations promulgated thereunder, including, but not limited to, the Investment Advisers Act of 1940, the Securities Exchange Act of 1934, the Investment Company Act of 1940, and Financial Industry Regulatory Authority (FINRA) Conduct Rules. Green Pier will not undertake to confirm or ensure that my Advisor remains in compliance with its obligations.

L. I shall indemnify and hold harmless Green Pier and their officers, directors, employees, agents and affiliates from and against any and all losses, claims or financial obligations that may arise from acting on the instructions of my Advisor based on the authorizations I granted herein, and any act or omission of my Advisor with respect to my account. This indemnity is in addition to, and in no way restricts, any rights that may exist at law or under any agreement(s) between me and Green Pier. This indemnity shall be construed, administered and enforced according to the laws of the Commonwealth of Massachusetts. It shall inure to the benefit of Green Pier and of any successor firm or firms (whether by merger, consolidation or otherwise) irrespective of any change(s) at any time in the personnel thereto for any cause whatsoever, and to the benefit of the affiliates and the assigns of Green Pier or any successor firm.

2. Green Pier commitments to me

Green Pier agrees, subject to its acceptance of an authorized order, to buy, sell, or otherwise dispose of, or acquire, securities for me according to my or my Advisor's instructions.

3. Core Account

I will consult with my Advisor to determine if the Core Position available to me through Green Pier is appropriate for me. I understand that I and/or my Advisor may take action to move cash from my Core Position into other investments. Other products may pay a higher yield than is provided by the Core Position option available to me. I acknowledge, understand, and agree that the Core Position my Advisor selects for me is appropriate based on my investor profile as such responsibility, obligations, and duty, falls solely with my Advisor.

4. Monitoring My Account

I acknowledge my Advisor is my fiduciary and has investment discretion over the account, that Green Pier has no responsibility for the trading activity in the account or for monitoring the trading in my account, and that Green Pier's role is limited to carrying out my Advisor's instructions relating to the trading activity and investments in my account. I can revoke these instructions with written notice to you. It is my responsibility to evaluate the appropriateness of trading decisions made by my Advisor.

I agree to notify Green Pier immediately if I did not authorize a fee my Authorized agent/Advisor deducted from my Account for its services

5. Policies on Transactions

Advisor Fees

I authorize Green Pier to deduct from my account, or my Linked Account (as defined in the Customer Agreement), fees for financial advisory services rendered to me by Advisor in connection with my account ("Advisor Fees"). I represent that I have reviewed the Advisor Fees with my Advisor. I understand that the determination of whether any Advisor Fees paid to my Advisor is reasonable for the services provided to me by my Advisor is my sole responsibility, and that Green Pier are not parties to any oral or written agreements I may have entered into with my Advisor. I acknowledge and agree that Green Pier will not incur any liability for the payment of Advisor Fees to my Advisor, and I authorize Green Pier to accept instructions from my Advisor as to the amount and timing of the payment of Advisor Fees. I understand that it is solely my responsibility to verify the Advisor Fees and that Green Pier will not determine whether the fee is accurate or appropriate. I agree to indemnify and hold Green Pier and its directors, employees, control persons and affiliates harmless from all liabilities and costs, including attorneys' fees, that Green Pier may incur by acting in accordance with the authority I grant to Green Pier to deduct Advisor Fees from my account.

I authorize Green Pier to debit my account or debit my Linked Account, via a recurring EFT, to pay any Advisor Fees applicable to my account. I agree to maintain sufficient funds in such account to satisfy any Advisor Fee due. I understand this authorization will remain in effect until it is terminated by me or Green Pier (or its agents, affiliates, or successors) in writing. I acknowledge and agree such termination shall not affect any obligation or liability arising prior to termination.

Trading Authorization

I authorize my Advisor to execute trades on my account, and Green Pier is authorized and directed to accept any trading, servicing, or account-related instruction of my Advisor on my behalf. Green Pier reserves the right, but is not obligated, to confirm with me any of my Advisor's instructions prior to acting on such instructions. The Advisor may inquire in and trade in my account as specified, and Green Pier is authorized and directed to accept the instructions of my Advisor. The authorization shall be applicable to all assets I hold in my account. Except as otherwise provided the Advisor is not authorized to withdraw or direct the withdrawal of assets from my account as part of the servicing instructions.

Money Movement Authorization

I understand that I, as owner of the account, will need to personally authorize all money movement requests (e.g. electronic funds transfers) in my account. I further understand that Green Pier is not authorized to accept money movement instruction from my Advisor.

Commissions/Fees/Pricing

I hereby authorize my Advisor to enter into a schedule of interest rates, commission rates, and other fees that Green Pier will charge my account for its services. I represent that my Advisor has informed me of the pricing schedule applicable to my account and I agree to be bound thereby. I acknowledge, understand, and agree that it is the sole responsibility of my Advisor to determine whether these applicable fees, as well as any modifications thereto, are appropriate.

6. Termination of Authorizations

Each authorization that I have granted in this Authorization is a continuing one and shall remain in full force and effect until Green Pier is notified in writing of my death, disability, or incapacity or unless revoked through written or electronic notice actually received by Green Pier. Upon notice of my death, I understand that any authorization that I have granted herein to my Advisor will terminate. I understand that Green Pier will require the assets in the account be transferred to my estate or beneficiaries, as applicable, and no longer will accept instructions from my Advisor on my account. Such revocation, however, shall not affect any prior liability or obligation in any way resulting from any transaction initiated before receipt of the revocation. Furthermore, it is understood that the authorizations and indemnity is in addition to, and in no way restricts, any rights that may exist at law or under any other agreement(s) between me and Green Pier.

The authorizations and indemnity shall be construed, administered, and enforced according to the laws of the Commonwealth of Massachusetts.

It shall inure to the benefit of Green Pier and of any successor firm or firms (whether by merger, consolidation, or otherwise) irrespective of any change(s) at any time in the personnel thereto for any cause whatsoever and to the benefit of the affiliates and the assigns of Green Pier or any successor firm. It is further understood that Green Pier reserves the right, but is not obligated, to request authorization from me prior to executing any transaction requested from my Advisor, and to cease accepting instructions from my Advisor at Green Pier's sole discretion and for its sole protection. I understand that Green Pier may terminate its relationship with my Advisor at any time for any reason without notice to me. If Green Pier terminates its relationship with my Advisor, or if my Advisor is otherwise removed from my account, Green Pier and will not be obligated to honor any authorization I have granted to my Advisor in this Agreement. I will have exclusive control over, and responsibility for, my account; and unless Green Pier notifies me otherwise, my account will be closed.

7. Assignment

The Advisor shall not assign this Agreement or any of its rights hereunder, nor delegate any of its obligations hereunder, without the prior written consent of me and Green Pier; provided, however, consent shall not be required in the case of assignment where Advisor assigns its rights in whole (but not in part) under this Agreement in the event of any assignment by merger, acquisition, or otherwise by operation of law. Any assignment by the Advisor in contravention of the foregoing shall be deemed null and void. The provisions of the Agreement will be binding upon and inure to the benefit of the respective successors and permitted assigns.

8. Pre-dispute arbitration clause

This agreement contains a pre-dispute arbitration clause. Under this clause, which becomes binding on all parties when I sign my account application, me, my Authorized agent/Advisor, and Green Pier agree as follows:

1. All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
2. Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
3. The ability of the parties to obtain documents, witness statements, and other

- discovery is generally more limited in arbitration than in court proceedings.
4. The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days before the first scheduled hearing date.
 5. The panel of arbitrators may include a minority of arbitrators who were or are affiliated with the securities industry.
 6. The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
 7. The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

All controversies that may arise between me, my Authorized agent/Advisor, and Green Pier concerning any subject matter, issue, or circumstance whatsoever (including, but not limited to, controversies concerning any account, order, distribution, rollover, advice interaction or transaction, or the continuation, performance, interpretation, or breach of this or any other agreement between me, my Authorized agent/Advisor, and Green Pier, whether entered into or arising before, on, or after the date this account is opened) shall be determined by arbitration in accordance with the rules then prevailing of the Financial Industry Regulatory Authority ("FINRA") or any United States securities self-regulatory organization or United States securities exchange of which the person, entity or entities against whom the claim is made is a member, as I may designate. If I designate the rules of a United States self-regulatory organization or United States securities exchange and those rules fail to be applied for any reason, then I shall designate the prevailing rules of any other United States securities self-regulatory organization or United States Securities exchange of which the person, entity or entities against whom the claim is made is a member. If I do not notify you in writing of my designation within five (5) days after such failure or after I receive from you a written demand for arbitration, then I authorize Green Pier to make such designation on my behalf. The designation of the rules of a United States self-regulatory organization or United States securities exchange is not integral to the underlying agreement to arbitrate. I understand that judgment upon any arbitration award may be entered in any court of competent jurisdiction.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; or (ii) the class is decertified; or (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.