

INVESTMENT ADVISORY AGREEMENT

This Investment Advisory Agreement is entered into by and between Enrich Finance, LLC ("Enrich Finance", "we," or "us") and the person or entity indicated below who has accepted the terms of this Agreement ("Client" or "you") and is effective as of the date signed by the Client ("Effective Date"). Enrich Finance and Client are also individually referred to herein as a "party" and collectively as the "parties."

The parties hereby agree as follows:

1. The Platform.

- a. Enrich Finance offers an online investment platform ("Platform") available through a website application available at www.enrichfinance.com which allows Clients to create an account ("Account") to access the Services (as defined below) available through the Platform from Enrich Finance upon the Terms of Use delineated on our website at www.enrichfinance.com (as amended from time to time, the "Terms of Use"), which are incorporated herein by reference. We may terminate these Terms of Use or suspend or terminate your Account or your access to the Platform or any Service provided therein, at any time for any reason. We may add or remove, suspend, stop, delete, discontinue or impose conditions on any Services or any feature or aspect of a Service. We will take reasonable steps to notify you of termination or these other types of Service changes by email or the next time you attempt to access your Account. You may also terminate the Terms of Use applicable to your Account by deactivating your Account at any time.

2. Services. Enrich Finance agrees to provide the following investment advisory services to Client ("Services") in accordance with the terms contained herein and in the Terms of Use as follows:

- a. Enrich Finance will provide personalized investment recommendations to clients related to rebalancing of their investment portfolios based on information provided by the Client through the Platform related to their investment portfolios, investment goals, and asset allocation targets for each goal, as well as other parameters which Clients can set through the Platform including, without limitation, the asset allocation range sensitivity levels and thresholds triggering an alert of a deviation from desired asset allocation targets. Enrich Finance will monitor the Client portfolio for drift away from the client-defined target allocation and, when thresholds are breached, generate trade-level instructions that would restore the portfolio to the desired target asset allocation indicated by the Client. The Client is responsible for defining the desired parameters for when Enrich Finance should alert the Client as to any necessary rebalancing activities, and Enrich Finance will not otherwise be responsible for alerting Clients to such opportunities. Client also acknowledges that Enrich Finance will not consider in making any rebalancing recommendations any assets that are not made available by Client to Enrich Finance through the Platform.
- b. Enrich Finance will also assist the Client with tax-loss harvesting opportunities by scanning for unrealized losses that meet alert settings the client selects including the dollar and percentage drop thresholds in the value of a security that would trigger such tax loss harvesting opportunity alerts. Enrich Finance will alert the Client as to when such opportunities arise. Client acknowledges that the Services do not include advising Client on how to navigate wash sale rules in connection with any tax loss harvesting opportunities.
- c. Unless expressly indicated in this Agreement, Enrich Finance is not obligated to provide any other services to Client. Nonetheless, Enrich Finance may provide additional advisory services to Client as the Platform is updated from time to time, and this Agreement will be amended accordingly to reflect the additional services to be offered through the Platform.

- d. Client acknowledges that it is solely responsible for setting the target parameters on the Platform including, without limitation, its investment goals, desired asset allocation thresholds, desired tax loss harvesting goals, and others, and Enrich Finance will not have any responsibility with respect to advising Client with respect to setting of those parameters.
- e. Client understands that Enrich Finance will not recommend any securities to Client that are not already contained in the Client's investment portfolio.
- f. Client understands that Enrich Finance will not have any authority or responsibility for implementing any of its recommendations to clients including, without limitation, placing any orders for securities as provided in any instructions from Enrich Finance to Client. For clarity, Enrich Finance will not have any discretionary or non-discretionary authority to manage Client's investments. Client is solely responsible for deciding whether to accept or reject Enrich Finance's recommendations and for implementing any such recommendations if accepted by Client. Clients must carefully consider their individual financial situation, investment goals, and risk tolerance before making any investment decisions based on Enrich Finance's recommendations as Enrich Finance does not take those factors into consideration unless they are expressly indicated in the parameters set through the Platform.
- g. Client acknowledges that Client's responsiveness in following any instructions provided by Enrich Finance are essential to ensuring that Client's desired goals are achieved through the Platform. Client acknowledges that any delays in implementing Enrich Finance's recommendations could result in the desired goals not being achieved.
- h. Client agrees to provide accurate, complete, and up-to-date information necessary for Enrich Finance to perform the Services hereunder and to promptly update any inaccurate or incomplete information. Client acknowledges that certain information informing Enrich Finance's recommendations comes from third parties, including the brokers where Client's investments are maintained as well as third-party sources that provide market data to Enrich Finance. If any such information is inaccurate or incomplete, Enrich Finance's recommendations may not be accurate or delivered in a timely fashion, and Enrich Finance will not be liable to Client for any Losses (as defined below) suffered by Client related to such inaccurate or incomplete information or delays in providing updates to Client.
- i. Client acknowledges that Enrich Finance will not tailor its recommendations to Client's needs other than with respect to those parameters explicitly set by the Client on the Platform.
- j. Client acknowledges that Client will not receive real-time alerts and may experience delays in receiving alerts from time to time due to a variety of factors including, without limitation, delays in receiving relevant information from third parties such as market information or information pertaining to your portfolio.

3. Compensation.

- a. From the Effective Date until December 31, 2025, Client will not be required to pay any subscription fees ("Subscription Fees") to access the Services. Nonetheless, beginning January 1, 2025, in consideration for the Services to be provided by Enrich Finance, Client will pay Enrich Finance the subscription Fees corresponding to the subscription chosen by the Client.
- b. Client agrees that Subscription Fees will be paid through credit card information provided through the Stripe platform. Client acknowledges that Enrich Finance will not maintain Client's credit card information as payments are processed solely through Stripe.
- c. Client acknowledges that if Client implements Enrich Finance's recommendations, Client could incur additional costs from third parties including, without limitation, brokers, custodians, and other financial institutions including, without limitation, securities brokerage commissions, mark-ups and mark-downs on fixed-income transactions, and other transaction costs; custodial fees; reporting

charges; charges imposed directly by a mutual fund, ETF or REIT in a client's account, as disclosed in the fund's prospectus (e.g., fund management fees, distribution fees, and other fund expenses); deferred sales charges; odd-lot differentials; transfer taxes; wire transfer and electronic fund fees; and other fees and taxes on brokerage accounts and securities transactions.

- 4. Risk Acknowledgment.** Client understands that Enrich Finance does not guarantee any specific level of performance in connection with its recommendations. Client acknowledges that the performance of its investment portfolio is subject to various market, currency, economic, political, and business risks, and that Enrich Finance's investment recommendations will not always be profitable. Past performance is not indicative of future results, and investing involves risk, including the potential loss of all amounts invested.
- 5. Client Representations and Warranties.** Client represents and warrants to Enrich Finance as follows:
 - a. Client represents that it has the full legal power and authority to enter into this Agreement and that the terms of this Agreement do not violate any obligation or duty to which Client is subject or bound, whether arising out of contract, operation of law, or otherwise.
 - b. Client represents that it has been provided a copy of: (i) Enrich Finance's Form ADV Part 2A disclosure brochure (which describes Enrich Finance's services and compensation as well as risks and conflicts of interest associated with the services provided by Enrich Finance); (ii) Enrich Finance's Form ADV Part 3 (Client Relationship Summary); (iii) Enrich Finance's privacy policy notice (which describes Enrich Finance's policies relating to the sharing and protection of Client's nonpublic information); and (iv) Enrich Finance's Terms of Use (which outline the terms and conditions for accessing the Platform). Client represents that it has had an opportunity to review such documents and the opportunity to ask Enrich Finance any questions Client has relating to such documents.
- 6. Limitation of Liability.**
 - a. To the fullest extent permitted by law, none of Enrich Finance or any of its affiliates or their respective owners, officers, employees, representatives, and agents (collectively, the "Covered Persons") will be liable for any obligations, costs, fees, losses, liabilities, claims, judgments, actions, damages, and expenses, including but not limited to attorneys' fees, expenses, and court costs ("Losses") paid, suffered, or incurred by any party arising directly or indirectly out of (i) any breach of this Agreement by Client including, without limitation, any representation or warranty contained herein; (ii) any inaccurate or incomplete information or instructions provided by Client or any third party including, without limitation, custodians, brokers, exchanges, data providers, and other service providers; and (iii) any delays by Client in implementing Enrich Finance's recommendations; and (iv) any actions taken by Client on the Platform.
 - b. The Covered Persons shall not be liable for delays or errors occurring by reason of circumstances beyond its control, including but not limited to acts of civil or military authority, national emergencies, work stoppages, fire, flood, catastrophe, acts of God, insurrection, war, riot, act of terrorism, or the failure of the internet, electronic network, or power supply. In the event of equipment breakdowns beyond its control, Enrich Finance shall take reasonable steps to minimize service interruptions but shall have no liability with respect thereto.
 - c. Notwithstanding the foregoing, the federal securities laws impose liabilities under certain circumstances on persons who act in good faith, and therefore nothing herein shall in any way constitute a waiver or limitation of any rights which the Client may have under any federal or state securities laws.

7. Indemnification.

- a. To the fullest extent permitted by law, Client will defend, indemnify and, hold the Covered Persons harmless from all Losses paid, suffered, incurred, or sustained by any Covered Person arising out of or in connection with (i) any breach of this Agreement by Client including, without limitation, any representation or warranty contained herein; (ii) any inaccurate or incomplete information or instructions provided by Client or any third party including, without limitation, custodians, brokers, exchanges, data providers, and other service providers; and (iii) any delays by Client in implementing Enrich Finance's recommendations; and (iv) any actions taken by Client on the Platform.
- b. Notwithstanding the foregoing, the federal securities laws impose liabilities under certain circumstances on persons who act in good faith, and therefore nothing herein shall in any way constitute a waiver or limitation of any rights which the Client may have under any federal or state securities laws.

- 8. Non-Exclusivity.** Enrich Finance may render investment advice to others. Enrich Finance and its Affiliates may recommend the same or similar positions in specific investments for its other Clients' and its own accounts as Enrich Finance recommends for Client.

- 9. Term and Termination.** Unless otherwise provided herein, Subscription Fees will be charged on the first of every month until Client cancels its subscription. You may cancel the Services at any time from your Account settings. If you cancel the Services, you will continue to have access to the Services through the end of your then current billing period, but you will not be entitled to a refund or credit for any Subscription Fees already due or paid. We reserve the right to change our Subscription Fees upon thirty (30) days' advance notice. Your continued use of the Services after notice of a change to our Subscription Fees will constitute your agreement to such changes. Sections 6 and 7 will survive termination of this Agreement.

- 10. Entire Agreement; Amendments.** This agreement (including any exhibits attached hereto, the account opening Documents, the Terms of Use, and the Investment Programs) contains all oral and written agreements, representations and arrangements between the parties with respect to its subject matter, and no representations or warranties are made or implied, except as specifically set forth herein. This agreement may be amended by Enrich Finance from time to time immediately upon notice to Client. Client understands that by continuing to engage Enrich Finance for investment advisory services without objecting to revised terms of this agreement, client is accepting the terms of the revised agreement and will be legally bound by its Terms of Use.

- 11. Governing Law.** This Agreement shall be deemed to have been made in the State of California and any and all performance hereunder, or breach thereof, shall be interpreted and construed pursuant to the laws of the State of California without regard to conflict of laws rules applied in the State of California. Any action or proceeding by you relating to any Dispute must commence within one year after the cause of action accrues. Any dispute arising under or relating to this Agreement shall be submitted to binding arbitration in San Francisco County in the State of California pursuant to the rules for commercial arbitrations of the American Arbitration Association. Any arbitration award shall include an award of reasonable legal fees and costs to the prevailing party. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction. Notwithstanding the above, any action for injunctive relief shall be commenced in any court of competent jurisdiction located in San Francisco County in the State of California. The prevailing party in any such action for injunctive relief shall be entitled to an award of its reasonable legal fees and costs. Any dispute

arising out of or related to the terms of this Agreement are personal to the Client and Enrich Finance and will be resolved solely through individual arbitration and will not be brought as a class arbitration, class action or any other type of representative proceeding. There will be no class arbitration or arbitration in which an individual attempts to resolve a dispute as a representative of another individual or group of individuals. Further, a dispute cannot be brought as a class or other type of representative action, whether within or outside of arbitration, or on behalf of any other individual or group of individuals.

12. Miscellaneous. No waiver of any breach of any terms of this Agreement shall be effective unless made in writing signed by the party against whom enforcement of the waiver is sought, and no such waiver shall be construed as a waiver of any subsequent breach of that term or any other term of the same or different nature. This Agreement may not be assigned by any party without prior consent of the other party. This Agreement shall be binding upon and inure to the benefit of the parties, their successors and, subject to the above limitation, their assigns, and shall not be enforceable by any other third party.

13. Electronic Delivery. Client agrees to receive communications from Enrich Finance electronically (a) via e-mail, (b) by access to a web site that Enrich Finance will designate in an e-mail notice Enrich Finance sends to Client at the time the information is available, or (c) to the extent permissible by law, by access to a website that Enrich Finance will generally designate in advance for such purpose. Client acknowledges that certain communications that Enrich Finance sends will only be delivered electronically, and no paper copies will be delivered. By sending or receiving sensitive or confidential electronic communications, Client accepts the risks and possible lack of confidentiality over the Internet. Client agrees to indemnify, defend, and hold the Covered Persons harmless from any Losses related to or arising from the delivery of electronic communications. Client's consent will remain effective indefinitely unless Client revokes it. If Client revokes consent to electronic delivery, Client acknowledges that Enrich Finance cannot effectively provide the Services to Client. As such, if Client revokes consent to electronic delivery, this Agreement will be deemed automatically terminated by Client.

By typing your name in our form, you agree that you are entering into this Investment Advisory Agreement, which is a binding legal contract between you and Enrich Finance and that clicking the "Agree & Continue" button constitutes your signature on this Agreement. This agreement does not become effective until executed by Client and accepted by Enrich Finance. By entering into this Agreement, Client is representing and agreeing that Client has read it carefully and understood its terms. You should not sign this Agreement if you have any questions about your obligations under this Agreement, the services that Enrich Finance is agreeing to provide, or the limitations of those services. If you do have questions, please contact us at help@enrichfinance.com prior to signing this Agreement, and our representatives will assist you.