LIFE TRANSITIONS PLANNING

INVESTMENT ADVISORY AGREEMENT & DISCRETIONARY AUTHORITY

1. SERVICES

This Discretionary Investment Advisory Agreement ("Agreement") is entered into as of the date ("Effective Date") set forth on the signature page herein by and between Life Transitions Planning LLC ("Adviser" or "LTP"), a Registered Investment Adviser with the state(s) of Virginia and the Client ("Client"). The Adviser is to provide investment advisory services on a discretionary basis as described in Section 2 of this Agreement, via the Client's brokerage account(s) ("Account(s)") established at a qualified Custodian ("Custodian" or "Broker/Dealer") as listed in Item 5 of this Agreement. The terms and conditions of this Agreement are as follows:

2. AUTHORITY & ADVISER RESPONSIBILITY

The Client is establishing a discretionary investment advisory account(s) with the Adviser under a limited power of attorney, which the Client agrees to execute concurrently with this Agreement. By signing this Agreement, the Client expressly authorizes the Adviser, at their sole discretion and without prior consultation, to: (i) decide which securities to trade, including the price, quantity, and time of sale; (ii) decide to buy, sell, exchange, and trade stocks, bonds, or other securities or assets; and (iii) place trade orders with the Custodian.

The Client authorizes the Adviser to invest in any security, as deemed appropriate, except for the limitations specified in Appendix A of the Agreement.

It is understood that by executing this Agreement, the Client and the Adviser have discussed the Client's investment strategies, objectives, goals, time horizon, risk tolerance, and fee schedule before entering into this Agreement.

Adviser's management personnel or financial advisors review accounts with clients on at least an annual basis. The nature of these reviews is to learn whether the Client's accounts are in line with their investment objectives, appropriately positioned based on market conditions, and investment policies, if applicable. The Adviser may review Client Accounts more frequently than described above, based on major market or economic events, the Client's life events, requests by the Client, etc.

3. TITLE OF ASSETS, AUTHORITY & CLIENT RESPONSIBILITY

The Client understands that the Adviser, in performing their fiduciary obligations and duties under this Agreement, relies upon the accuracy of information furnished by the Client or on their behalf without further investigation.

The Client represents and confirms that they are authorized to enter an Agreement with the Adviser. Under this Agreement, such an engagement does not violate any legal or financial obligations to which the Client is bound. The Client warrants and represents that they own all property deposited in the Account(s) and that no restrictions on dispensation exist as to any such property. Except to the extent that Client promptly notifies Adviser otherwise in writing, Client represents that the assets in the Account(s) belong solely to Client and are free and clear of any liens or encumbrances.

The assets contributed by the Client to any Account(s) were not, nor are, directly or indirectly, derived from activities that may contravene federal, state, or international laws and regulations, including, but not limited to, anti-money laundering laws and regulations. Neither the Client nor any person controlling nor controlled by the Client is an individual or entity named on a list of prohibited persons or entities by the United States Treasury Department's Office of Foreign Asset Control.

The Client agrees to deliver to the Adviser complete account opening forms and, if necessary, corporate resolutions or similar documentation evidencing the undersigned's authority to execute and deliver this Agreement. The Client agrees to complete the Adviser documents, including a review of the written statement of the Client's investment objectivs, policies, and restrictions, as the Adviser shall reasonably require.

The Client further agrees to communicate and promptly deliver all revisions, amendments, exhibits, and supplements to the documents mentioned above to ensure the Adviser has current and accurate information regarding the Client's financial condition, needs, and investment objectives.

The Client agrees that the Adviser will not be liable for any losses, costs, or claims arising from the Client's failure to provide the Adviser with any documents or information required to be furnished hereunder.

Under this agreement, the Adviser has a fiduciary duty to the Client, which requires the Adviser to act in good faith with the degree of care, skill, prudence, and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use in providing investment advice and managing the Client's assets. The Client also has some responsibility. Specifically, if the Client provides the Adviser with written or oral instructions, the Adviser is entitled to rely on those instructions and is not responsible for any loss arising from following those instructions. Additionally, the Custodian and Broker-Dealers that the Adviser uses to execute transactions for the Client's Account(s) have a duty to follow the Adviser's instructions. The Adviser is not responsible for losses to the Client's Account(s) because of the Custodian's or Broker-Dealer's failure to follow these instructions.

4. INVESTMENT ADVISORY FEES

BILLING DETAILS

The Client will compensate the Adviser for their services under this Agreement. An advisory fee will be charged an annualized percentage rate based on the total assets the Adviser manages for the Client's household as documented in Schedule A and agreed to in Schedule B of this Agreement. Advisory fees may be negotiated as necessary.

Our annual fee is prorated and charged monthly in arrears based on the average daily balance of the Client's assets under management of the billing period and shall be calculated as follows:

(Sum of all Daily Balances During the Month / Number of Calendar Days during the Month) x Annual Advisory Fee) / 12= Total Monthly Fee

ACCOUNTS & WITHDRAWALS

The Client may make additions to the Account(s) at any time. Additional assets received into the Account(s) after it is opened may be charged a pro-rated fee based on the number of days remaining in the month. Any additions or withdrawals will automatically be taken into account based on the average daily balance calculation.

The Client may also withdraw the Account(s) assets upon notice, written to the Adviser, subject to the usual and customary securities settlement procedures. No fee adjustments will be made for partial withdrawals or Account(s) appreciation or depreciation within a billing period. A pro-rated fee will be applied if the Account(s) is closed within a billing period. The Adviser will not impose additional closing or penalty fees associated with the Account(s).

PAYMENT METHOD

The Client acknowledges and authorizes the Adviser to automatically deduct their advisory fee from the Client Account(s) held by the qualified Custodian. Adviser will not have custody of client funds or securities other than through the authorized deduction of fees. Clients will receive invoices that detail the advisory fees charged, including the calculation method, billing period, and any applicable adjustments or proration. Upon request, clients may receive documentation showing the average daily balance of their account(s) used in the calculation of advisory fees for the applicable billing period.

To remain in compliance with state regulations, the adviser will: (1) obtain the client's written authorization permitting the direct fee deduction; (2) ensure that the qualified custodian sends periodic account statements—at least quarterly—directly to the client, reflecting all disbursements for advisory fees; and (3) provide clients with an itemized invoice or informational copy of the fee statement at the time the fee is deducted, which will detail the formula used, the assets on which the fee was based, and the amount of the fee. These requirements help safeguard client assets while allowing the adviser to operate under constructive custody without triggering additional custody rules.

OTHER FEES & CHARGES

The Client will solely be responsible for additional charges as indicated in Item 5 below.

5. CUSTODY AND BROKERAGE TRANSACTIONS

The Client has appointed Altruist Financial LLC Advisor Services ("Altruist" or "Custodian") to take and have possession of the assets of the Account(s). The Adviser shall not maintain possession of nor have custodial responsibility for such investments.

Per the Client's instruction, the Adviser will direct and place all orders for the execution of transactions through the Custodian under the Client's independent and exclusive agreement with the Custodian. The Client shall be responsible for brokerage expenses billed directly by the Custodian. The Adviser has selected Altruist as the primary execution venue based on a comprehensive evaluation of factors including transaction costs, operational efficiency, access to investment products, reporting capabilities, custody services, and technological infrastructure. While execution prices at alternative venues may occasionally be more favorable on a trade-by-trade basis, the Adviser believes that the overall combination of factors—including the soft dollar benefits available through Altruist, the efficiency of consolidated custody and reporting, and Altruist's execution quality—is consistent with the Adviser's fiduciary duty to seek best execution when all relevant factors are considered. The Client acknowledges that by directing all brokerage activity through Altruist, execution prices may occasionally differ from prices available at other broker-dealers.

The terms of the Client's brokerage account, which contains the assets to which this Agreement pertains, shall be determined solely by and between the Client and Custodian. The Adviser shall not be liable to the Client for any act, conduct, or omission by the Custodian. Adviser shall not be responsible for ensuring the Custodian's compliance with the terms of the brokerage account and payment of brokerage or Custodial charges. The Client acknowledges that the Custodian will provide duplicate trade confirmations or electronic access to the Adviser for all trades and activity in an Account(s). The Adviser is authorized and empowered to issue the Custodian instructions and request information about the brokerage account from the Custodian.

CUSTODIAN FEES

The client understands and agrees that, in providing advisory services and implementing the investment strategy, the Adviser will place securities transactions for the Account(s) and that all such transactions will be executed and cleared through the qualified custodian (the "Custodian"). The

Custodian may impose brokerage commissions, transaction charges, and other fees in connection with such transactions. These brokerage commissions and transaction fees are separate from, and in addition to, the Adviser's advisory fee described above and are not included in the advisory fee.

DISBURSEMENT INSTRUCTIONS

Adviser will not have authority to withdraw or transfer funds or securities from Client's account(s) to third parties except as specifically authorized in writing by Client and accepted by the Custodian, or as otherwise permitted under the Custodial Agreement and applicable law. The Client may be required to provide additional verification or documentation before certain disbursements or changes to standing instructions are implemented.

TRADE CONFIRMATIONS & STATEMENTS

The Client will instruct the Custodian to provide account statements to the Client and the Adviser at least quarterly, which shall include the following (i) The amount of each of the security and all funds in each Account(s) at the end of the applicable period; and (ii) all transactions in each Account(s) during that period; and (iii) the Custodian will determine the valuation of all securities and funds in each Account(s); and (iv) the Client acknowledges that the Adviser has neither role nor responsibility in determining the valuation.

The Client will also instruct the Custodian to provide the Adviser with other periodic reports concerning each Account(s) status as the Adviser may reasonably request.

6. THIRD PARTY MANAGEMENT SERVICES

The Adviser is authorized to delegate the active discretionary management of all or part of the Client assets to one or more independent investment managers or investment management programs ("Investment Managers") based upon the Client's stated investment objectives. The Adviser may grant such Investment Managers full authority to further delegate such discretionary authority to additional Investment Managers. The Investment Managers and additional Investment Managers shall have limited power-of-attorney and trading authority over those assets the Adviser directs to them for management, and they shall be authorized to buy, sell, and trade in securities in accordance with Client's investment objectives as communicated by the Adviser, and to give instructions in furtherance of such trading authority to the Custodian.

The Adviser is authorized to terminate or change Investment Managers when, in the Adviser's sole discretion, it believes such termination or change is in the Client's best interest. The Adviser will continue to render services to the Client relative to the supervision of the Investment Managers and ongoing monitoring and review of Account performance, asset allocation, and investment objectives. The fee for this third-party manager service is separate from the Firm's fee, and is calculated and deducted directly from the client's account.

7. AGREEMENT LIMITATIONS

The Client acknowledges and understands that the advisory services to be provided by the Adviser under this Agreement will be limited to the Account(s) management. The Client acknowledges that the Adviser will provide tax guidance for planning purposes but is not a tax advisor, and the Client should obtain independent advice on the tax consequences of the Account(s) investments.

As noted above, the Client further acknowledges and understands that: (i) The Client has relied on the Adviser to assess the Client's investment objectives, financial situation, suitability, cash needs, level of sophistication, investment experience, and financial goals; and (ii) the Client, together with the Adviser, has determined that the selection of the Adviser to provide Advisory Services is appropriate and suitable for the Client; and (iii) the Client agrees to notify the Adviser promptly of any significant change in the Client's financial circumstances or investment objectives that might affect how the Client's Account(s) should be invested.

8. NO GUARANTEE AGAINST LOSS

Except as otherwise provided by law, neither we nor any (a) of our officers, members, partners or directors (or persons performing similar functions); (b) of our employees, agents, and representatives; or (c) persons directly or indirectly controlling us or controlled by us (as defined in the Advisers Act (together, our "Affiliates") will be liable for any loss arising from any investment decision made or other action taken or omitted in good faith by us with the degree of care, skill, prudence and diligence that a person acting in a fiduciary capacity would use under the circumstances. If the Assets we are managing under this Agreement are only a portion of your total assets, we are not responsible for (a) any of your assets that we are not managing under this Agreement; or (b) diversifying all your assets, unless specifically agreed to.

The Client represents that no party to this Agreement has made any written or oral guarantee that the Client's investment objectives will be achieved. The Client acknowledges that the services described in this Agreement involve our judgment and views regarding the economy and securities markets. We do not guarantee the future performance of your Assets, any specific level of performance, the success of any investment recommendation or strategy or the success of our overall management of the Assets. Our investment recommendations are subject to various market, currency, economic, political, and business risks. Investment decisions will not always be profitable. Like all predictions of future events, results cannot be guaranteed. The Adviser shall not be liable for depreciation of the value of any investment due to the fluctuation of market values, except when there has been a breach of fiduciary duty, malfeasance, gross negligence, or violation of applicable law. To be clear, we act as your fiduciary and nothing in this Agreement attempts to limit our responsibility, nor will anything waive or limit any rights that you may have under federal and state securities laws.

9. DISPUTE RESOLUTION AND MEDIATION OPTIONAL

Any dispute between the Client and the Adviser concerning any transaction, performance, or breach of this Agreement may, by mutual written agreement of the parties, be submitted to arbitration in accordance with the rules of the American Arbitration Association. If the parties agree to arbitrate, the location of the arbitration will be determined pursuant to the Securities Arbitration Rules of the American Arbitration Association, with the intent of providing a neutral and accessible forum for both parties.

Absent such mutual agreement, either party retains the right to pursue the dispute in a court of competent jurisdiction.

Any agreement to arbitrate does not extend the statute of limitations applicable to any claim. The Client may only bring claims within the time period that would apply if such claims were filed in court.

The Client retains the right to pursue available remedies through regulatory authorities. This provision does not constitute a waiver of any rights that may not be waived under federal or state securities laws.

10. CLIENT RESTRICTIONS & LIMITATIONS

The Adviser will perform ongoing reviews of the Account(s) and comply with reasonable written restrictions, or any limitations, regarding investments to be held within the Account(s) provided to the Adviser by the Client in Appendix A. Additionally, if applicable, and noted in Appendix A of the Investment Management Agreement, legacy positions may be excluded from the fee calculation.

To the extent that the Adviser is unable or unwilling to comply with any portion of the restrictions or limitations, the Adviser will promptly notify the Client and allow the Client to withdraw or modify the restrictions or limitations.

Notwithstanding anything in this Agreement to the contrary, if the Client refuses to modify or remove the restrictions or limitations, the Adviser shall not be required to provide the discretionary advisory services for the Client's Account(s) to which the restrictions or limitations are related. The Adviser reserves the right to deem any such restrictions or limitations previously accepted as unacceptable and shall be communicated to the Client.

Concerning the restrictions and limitations), the Adviser shall: (i) have no obligation to determine whether these are accurate or appropriate for the Client; and (ii) be neither responsible nor liable for the selection of, or revisions to, the restrictions or limitations; and (iii) have the discretion to make and rely upon their reasonable interpretations.

11. NON-EXCLUSIVE RELATIONSHIP

The Client understands and acknowledges that the Adviser performs investment advisory services for various clients. To the extent practicable, the Adviser will attempt to allocate investment opportunities among its various clients fairly and equitably. The Client agrees the Adviser may give advice and take actions with respect to its other clients that may differ from the advice given or the timing or nature of action taken with respect to the Client's Account(s). The Adviser has no obligation to purchase or sell for the Account(s), or to recommend for purchase or sale to the Client, any security that the Adviser, its employees, principals, officers, or affiliates may purchase for themselves or others. The Client further understands and acknowledges that transactions in a specific security may not be accomplished for all clients of the Adviser, or at the same time or at the same price.

12. RISK

The Client acknowledges the nature and risk of the Adviser's investment strategy as described in ADV Part 2A Brochure. The Client understands that there may be a loss or depreciation of the value of any investment due to the fluctuation of market values.

All investment strategies have the potential for profit or loss that the Client should be prepared to bear. Performance results for the Client's Account(s) will vary, and past performance does not indicate future results. Forecasts of financial market trends are subject to change without notice. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment or strategy will be profitable for Client's Account(s).

The Client hereby understands and agrees that the Advisory Services: (i) May not consider the Client's other assets, asset concentration, debt, or other accounts the Client holds directly, or with any third party, that has not been disclosed to the Adviser; and (ii) the Adviser's recommendations and advice may not be suitable for all investors with undisclosed outside assets, debt, or other accounts; and (iii) the Adviser relies on the information provided by the Client, and the Adviser does not independently verify the completeness or accuracy of such information.

13. CONFLICTS OF INTEREST

The Client agrees that the Adviser may refrain from rendering any advice or services concerning securities of companies of which the Adviser, or officers, directors, employees, or any of the Adviser's affiliates may have a substantial economic interest until the Adviser is legally able to disclose any conflicts of interest to the Client fully.

14. ASSIGNMENT

This Agreement will benefit the parties and their respective successors. Neither the Client nor the Adviser may assign this Agreement within the meaning of the Advisers Act or any applicable state securities law without the other party's prior written notice and consent. The Client acknowledges that transactions not resulting in a change of actual control or management of the Adviser shall not be considered an assignment pursuant to the Advisers Act or any applicable state securities law.

Should there be a change of control of the Adviser, the successor Firm will notify the Client in writing within a reasonable time after the change and request the Client's written consent to continue providing the services previously offered by the Adviser. The successor will only assume the role of Adviser to the Client under the terms and conditions of this Agreement upon receiving the Client's written consent.

15. MERGER CLAUSE

This Agreement represents our entire understanding regarding the matters specified herein. In written or oral communication, any other agreements, covenants, representations, or warranties are superseded by this Agreement and are considered void. The parties stipulate that this Agreement is their complete and mutual understanding of the matters specified herein.

16. AMENDMENT

No term of This Agreement may be modified except by the written agreement of both parties. Any modification, including (but not limited to) any change to the Adviser's fees or the method of calculating fees, shall be set forth solely in a written amendment to This Agreement or in a new advisory agreement executed by the Client and the Adviser. The Adviser shall provide the Client with written notice of any proposed fee change at least thirty (30) days prior to the proposed effective date, and no such change shall be effective unless and until the Client executes the applicable amendment or new agreement.

17. PROXY & LEGAL PROCEEDINGS

The Adviser does not vote proxies on the Client's behalf. The Client shall be responsible for all decisions concerning the voting of proxies for securities held in the Client's Account(s). The Adviser will not take any action regarding the vote of these proxies.

The Adviser will not be responsible for filing or participating in class actions or legal proceedings involving securities or holdings in or formerly held in the Client's Account(s). Notwithstanding the foregoing, any costs incurred by the Adviser voluntarily participating in any such action or proceeding or otherwise assisting the Client with respect to it shall be the Client's responsibility. Without limiting the generality of the foregoing, the Adviser shall have no responsibility for monitoring, handling, filings, or advising concerning any such action or proceeding.

18. CONSENT TO ELECTRONIC DELIVERY & E-SIGNATURE

The Client consents to the following concerning the delivery of all communications and documents and understands that consent may be revoked at any time by providing written notice to the Adviser.

The Adviser is authorized to send notices or other communications required to be given under this agreement or by law, includes but is not limited to the Adviser's Part 2A and 2B Disclosure Statements, and Privacy Policy, via electronic mail, Adviser's website, Internet postings, or other widely used forms of electronic media.

By consenting to the electronic delivery of all information related to the Client's Account(s), the Client authorizes the Adviser to deliver communications and notices, which may contain your private, confidential and/or personal financial data, including supplemental account reports, via email, at the electronic address listed in Appendix A.

The Client will promptly notify the Adviser if the Client's electronic address changes. The Client also retains the right to request information required by law in hardcopy format, and such request would not be a revocation of the authorization to receive information electronically.

19. DISCLOSURE DOCUMENTS

The Client acknowledges receipt of the Adviser's ADV Part 2A Brochure containing all necessary information regarding the Adviser's services and fees, as applicable and governed by law, the Adviser's Form ADV Part 2B Brochure Supplement, and Privacy Policy.

If the appropriate disclosure statement was not delivered to the Client prior to, or at the time of, the Client entering into this written Agreement with the Adviser, then the Client has the right to terminate the Agreement without penalty or fee within five (5) business days after executing this Agreement. For this provision, this Agreement is considered executed when all parties to the contract have signed the Agreement (Schedule B), with any other provisions of the contract notwithstanding.

20. PRIVACY POLICY & CONFIDENTIALITY

The Client has received and reviewed a copy of the Adviser's Privacy Policy and, by executing this Agreement, has agreed to "opt-in" to share the Client's information. Except as otherwise agreed in writing or as required by law, the Adviser will keep all information confidential concerning the Client's identity, financial affairs, or investments; provided, however, the Client authorizes the Adviser to contact the Client's accountants, attorneys, and other professionals or consultants as deemed necessary by the Adviser.

All information and advice furnished by either party will be treated as confidential and will not be disclosed to third parties except as necessary to carry out daily obligations as required or permitted by law.

21. COMMUNICATIONS & NOTICES

All notices, reports, or other communications required or provided by this Agreement must be in writing and, unless a specific form of delivery is otherwise provided for elsewhere in this Agreement, will be deemed adequately delivered when sent via email, facsimile, regular mail, overnight mail, or by hand and in person, as set forth beneath the signatures hereto, or to such other address as the Client may designate in writing to the Adviser.

All notices required or permitted to be sent under this Agreement shall be sent to the Adviser at:

LIFE TRANSITIONS PLANNING | 780 LYNNHAVEN PARKWAY, SUITE 400. VIRGINIA BEACH, VA 23452 | (757) 618-6040

TAMI.ALOISA@LTPLANNERS.COM

Or if to the Client, the Adviser will send to the Client's address as specified in Schedule A of this Agreement.

22. TRUSTED CONTACT ASSIGNMENT

As a fiduciary, the Adviser is committed to safeguarding the use of the Client's personal information. However, to allow the Adviser continuous and ongoing management of the Account(s) in the event of a life-changing event, such as exploitation, incapacitation, or suspected diminished capacity ("Significant Life Events"), the Client hereby designates and grants the Adviser authorization to contact one or more of the Client emergency contacts ("Trusted Contacts"), to provide certain non-public personal information related to the Client and the Account(s) when triggered by a Significant Life Event.

By executing this Agreement, the Client authorizes the Adviser to contact the designated party, identified by the Client at the Custodian(s) following a Significant Life Event if the Adviser reasonably believes doing so is in the Client's best interest.

The Client understands and acknowledges that the Adviser may impose an initial delay of disbursements from the Account(s) for up to fifteen (15) business days if the Adviser reasonably believes that the Client's financial exploitation has been attempted or has occurred. An additional delay might be extended for ten (10) business days at the request of a Trusted Contact, an authorized state securities regulator, or the State Adult Protective Service.

Financial firms may reach out to trusted contacts only in limited circumstances, underscoring that a trusted contact: (i) Cannot make trades on the investor's account; (ii) Cannot make decisions about the investor's account; and (iii) Does not become a power of attorney, legal guardian, trustee or executor by virtue of being identified as a trusted contact

A trusted contact is someone who can: (i) Confirm your current contact information; (ii) Confirm your health status; (iii) Confirm the contact information for other authorized parties; and (iv) Discuss urgent, unusual account activity or other possible red flags.

It's important to note that trusted contacts are unable to act on your behalf, execute transactions, or engage in account activity unless they're additionally an authorized party (e.g. custodial agreements) on the investor's account(s).

23. DISCLOSURE OF CLIENT EXPLOITATION

The Client hereby grants the Adviser permission to report to the state securities regulator and State Adult Protective Services any incident where the Adviser reasonably believes that the Client's financial exploitation has been attempted or has occurred.

24. VALIDITY

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

25. REGISTRATIONS & GOVERNING LAW

The Adviser is a Registered Investment Adviser with the State of the State of Virginia, and required registrations will be kept effective during the term of this Agreement.

In all material respects, the Adviser will comply with applicable statutes, regulations, and requirements of the laws of the United States, the State of the Client's domicile, or any government having jurisdiction over the activities concerning this Agreement.

26. MISCELLANEOUS

This Investment Management Agreement constitutes the sole and exclusive Investment Advisory Agreement between the parties hereto and shall supersede all prior investment management agreement between the parties.

27. TERMINATION & CANCELLATION

This Agreement has no fixed term. It continues in effect from the Effective Date until terminated as described below. The Client may terminate at any time and for any reason, without penalty.

This Agreement begins on the Effective Date set forth in Schedule B and will remain in effect on a continuous basis, with no fixed expiration date and no minimum term, until terminated by either party, by written notice to the other (email acceptable), at which time, any fee owed to the Firm will be prorated and deducted from the Client account(s) as of the effective date of the termination. Termination of this Agreement will not affect (a) the validity of any action previously taken by the Adviser under this Agreement, (b) liabilities or obligations of the parties from transactions initiated before termination of this Agreement, or (c) the Adviser's right to a management fee up to the date of termination.

Upon termination of this Agreement, the Adviser shall perform no functions whatsoever with respect to managing the Account(s). Further management of those Account(s) shall be the Client's sole responsibility. If the Client terminates this Agreement, the Adviser will not liquidate any securities in the Account(s) unless instructed by the Client.

This Agreement will terminate upon the Client's death or medically documented incapacitation, unless the Account(s) is held jointly or includes a transfer-on-death designation, or unless a duly authorized legal representative provides written instructions acceptable to the Adviser and the Custodian.

28. ENTIRE AGREEMENT

This Agreement, together with its Exhibits, constitutes the entire agreement of the parties as to management of the Account(s), and may be amended as described above in Amendment section.

{SIGNATURE TO FOLLOW ON SCHEDULE B – AGREEMENT ACCEPTED}

SCHEDULE A – FEE SCHEDULE

Client and Adviser have executed this Discretionary Management Agreement on the Effective Date on this Agreement as specified in Schedule B of this Agreement. By signing below, each party acknowledges that it has received and agrees to be bound by and fulfill the obligations outlined in this Agreement.

CLIENT INFORMATION

Client Name

Phone Number

Street Address

City, State, Zip

ALTRUIST ONE PLATFORM

☐ Client elects to enroll in Altruist One Platform Services (0.12% annual fee charged by Altruist)

☐ Client declines to enroll in Altruist One and prefers standard Altruist custody terms

ADVISORY FEE SCHEDULE

ADVISORY ACCOUNTS	ANNUAL ADVISORY FEE	BILLING FREQUENCY	FEES ARE BILLED BASED ON
	%	Monthly in Arrears	Average Daily Balance of the Billing Period

Fee Calculation:

((Sum of all Daily Balances During the Month / Number of Calendar Days during the Month) x Annual Advisory Fee) / 12= Total Monthly Fee

Fees are calculated monthly in arrears based on the average daily balance of the account during the billing period.
The Firm's fee is separate from fees charged by third-party management services.
The total fees for the Adviser and the third-party manager will not exceed 2.00%

ELECTRONIC CONSENT

Client consents to electronic delivery as described in Section 18 above at the email address(es) listed below:

Client Email Address:

Client Initials

Client Email Address:

Client Initials

☐ Client **opts out** of electronic delivery and instead requests delivery via regular mail (USPS) at the address listed below:

Client Initials

APPENDIX A – LIMITATIONS, RESTRICTIONS, & NON-MANAGED ACCOUNTS/HOLDINGS

The following details any client-imposed limitations and restrictions which the firm agrees to honor. Any non-managed, client-directed holdings are also listed below. It is important to note that any non-managed, client-directed holdings are not reviewed by the firm and that the firm will not make recommendations, accept liability for, or bill on these assets. The client is subject to custodial and transaction charges on these accounts.

____

____

____

SCHEDULE B - AGREEMENT ACCEPTED

The Client, being duly authorized, and the Adviser agree to the terms of this Agreement, including those outlined in Schedule A and Appendix A, and signed and executed this Agreement as of the effective date below.

If more than one, all principals to the Account(s) must sign below. If any signatory is a fiduciary, the capacity in which they are acting should be indicated. If this Agreement is entered into by a trustee or other fiduciary, such trustee or fiduciary represents that the Advisory Services to be provided by Adviser under this Agreement are within the scope of the services and investments authorized by the governing instruments of, and law and regulations applicable to such trustee or fiduciary, and such trustee or fiduciary is duly authorized to enter into this Agreement.

BY: CLIENT

Client’s Printed Name	Client Signature	Date
Client’s Printed Name	Client Signature	Date

BY: LIFE TRANSITIONS PLANNING LLC

Adviser Signature	Effective Date