

ATOMIC BROKERAGE LLC

ACCOUNT AGREEMENT

This brokerage agreement ("**Agreement**") is entered into by and between Atomic Brokerage LLC ("**Atomic Brokerage**"), a broker-dealer registered with the U.S. Securities and Exchange Commission ("**SEC**") and a member of the Financial Industry Regulatory Authority ("**FINRA**") and the person(s) listed as account holder(s) (each, a "**Customer**" or "**Customers**") on the Atomic Brokerage Application ("**Application**"). Customer is opening a securities brokerage account (or multiple accounts) (each, an "**Account**") pursuant to the terms of the Application and this Agreement for the purpose, as indicated in Customer's Application, of either participating in self-directed trading or obtaining trade execution services through Customer's brokerage relationship with Atomic Brokerage or in connection with Customer's investment advisory relationship with an Adviser (as defined below) appointed by Customer and specified in Customer's Application. Customer agrees to the terms and conditions set forth in this Agreement, as amended from time to time. This Agreement shall govern all Accounts opened by Customer with Atomic Brokerage.

- 1. Introduction.** By signing this Agreement, Customer agrees, with respect to all Accounts, to the terms set forth below, including the arbitration clause located at Section 48. Customer should not sign this Agreement if there are any questions about Customer's obligations under this Agreement, the services that Atomic Brokerage agrees to provide, or the limitations of those services. Customer should retain this agreement for future reference.

AS SET FORTH IN SECTION 48 BELOW, THIS AGREEMENT INCLUDES A PREDISPUTE ARBITRATION CLAUSE. BY ENTERING INTO THIS AGREEMENT, CUSTOMER ACKNOWLEDGES THAT THE PARTIES HERETO ARE LIMITING THEIR RIGHTS TO SUE EACH OTHER IN COURT AND THE RIGHT TO A JURY TRIAL. By entering into this Agreement, Customer also acknowledges receipt of the Atomic Brokerage General Disclosures.

Atomic Brokerage reserves the right to modify or terminate this Agreement at any time upon written electronic notice. Up-to-date information about the service contemplated by this Agreement may also be provided via the Adviser's website, if applicable. Customer agrees to consult the Agreement information on the Website regularly. If Customer is unwilling to accept this obligation or to be bound by the terms and conditions of this Agreement, Customer will not submit an Application for an Account with Atomic Brokerage. Atomic Brokerage reserves the right to decline any Application or to terminate any Account at any time and for any reason or no reason, in its sole discretion. Various features of the Account are offered or processed through a service provider, which may be an unaffiliated company, or an affiliate of Atomic Brokerage. Unless otherwise noted, all authority granted to or limitations of liability of Atomic Brokerage shall include its affiliates, agents, and representatives, as well as any service provider. Atomic Brokerage and its agents or its affiliates acting on behalf of Atomic Brokerage under this Agreement are authorized to perform the services contemplated by this Agreement.

CUSTOMER WILL CAREFULLY READ, UNDERSTAND AND ACCEPT THE TERMS AND CONDITIONS OF THIS AGREEMENT BEFORE CLICKING "SUBMIT APPLICATION" OR OTHER SIMILARLY WORDED BUTTON, TYPING CUSTOMER'S NAME, OR OTHERWISE ENTERING ELECTRONIC SIGNATURE. CUSTOMER UNDERSTANDS THAT CLICKING OR CHECKING "SUBMIT APPLICATION " OR TYPING CUSTOMER'S NAME IN THE ELECTRONIC SIGNATURE FIELD IS THE LEGAL EQUIVALENT OF MANUALLY SIGNING THIS AGREEMENT AND CUSTOMER WILL BE LEGALLY BOUND BY ITS TERMS

AND CONDITIONS, INCLUDING THE ARBITRATION CLAUSE LOCATED AT SECTION 48. CUSTOMER UNDERSTANDS THAT THIS AGREEMENT MAY BE AMENDED FROM TIME TO TIME BY ATOMIC BROKERAGE UPON WRITTEN ELECTRONIC NOTICE. CUSTOMER UNDERSTANDS THAT BY CONTINUING TO MAINTAIN AN ACCOUNT WITHOUT OBJECTING TO REVISED TERMS OF THIS AGREEMENT, CUSTOMER IS ACCEPTING THE TERMS OF THE REVISED AGREEMENT AND WILL BE LEGALLY BOUND BY ITS TERMS AND CONDITIONS AS SO REVISED.

2. **Definitions.** In addition to the terms defined throughout this Agreement, the terms set forth below have the following meanings as used in the Agreement:

Adviser. An investment adviser registered with the U.S. Securities and Exchange Commission under the Investment Advisers Act of 1940, as amended (“Advisers Act”).

Assets. Assets include cash, stocks, bonds, mutual funds, exchange traded funds, money market funds, and other financial instruments and related contracts, whether certificated or uncertificated and whether for present or future delivery, and all rights and entitlements thereto. This definition includes the securities and other property and the proceeds thereof currently or in the future held, carried, or maintained by Atomic Brokerage or any of its affiliates, in the possession or control of Atomic Brokerage, in the possession or control of any such affiliate, or in the possession or control of any such agent for any purpose, in and for any of Customer’s current or future Accounts, including any Account in which Customer has a beneficial interest.

Atomic Cash Sweep Program. A program within an omnibus carrying arrangement in which Atomic Brokerage directs Customer funds among interest-bearing, Federal Deposit Insurance Corporation (“FDIC”)-insured, deposit accounts at Program Banks. Atomic Brokerage, acting as Customer’s agent, will open accounts at Program Banks, deposit and withdraw funds from Program Banks and maintain account records.

Business Day. Monday through Friday, excluding stock exchange holidays. Although Atomic Brokerage may conduct business on bank holidays, bank holidays are not considered Business Days for purposes relating to Automatic Clearing House (“ACH”) transactions.

Carrying Broker. A broker-dealer to which Atomic Brokerage introduces securities accounts and transactions for clearance and settlement on a fully disclosed basis. The Carrying Broker knows who the underlying customer is and issues statements of account with respect to account assets in its custody and related transactions.

Fiduciary. A person or entity authorized to give instructions with respect to an Account on behalf of beneficial owners of the Account, including a Uniform Transfers to Minors Act or Universal Gifts to Minors Act Account custodian, a trustee, conservator, guardian, representative, administrator, executor, attorney-in-fact, or an Adviser. A Fiduciary is bound by the provisions of this Agreement with respect to orders and other instructions entered through the Portal (as defined below) to the same extent as the Customer.

Losses. Any and all loss, liability, cost, judgment, arbitration award, settlement, tax, penalty, action, damage, charge, expense or fee (including attorneys' fees and costs of collection) of any nature whatsoever, and claims therefore.

Pershing Cash Sweep Program. A program with money market funds and bank sweep products available as sweep options within a fully disclosed carrying arrangement through Pershing LLC.

Portal. The collection of tools, features, adjustments, inputs, and other controls, including a mobile application within an Adviser's Website and/or Atomic Brokerage's Website that are provided to establish and manage the Account and access Services.

Program Banks. Banks that agree to accept funds into FDIC-insured deposit accounts. Neither Atomic Brokerage, nor any of its affiliates, is a bank.

Services. The brokerage, financial, and other services which may be offered by Atomic Brokerage pursuant to this Agreement.

Sub-Account. A designated grouping of Assets within an Account.

U.S. Person. "U.S. Person" has the meaning set forth in Regulation S under the U.S. Securities Act of 1933, as amended ("Securities Act"), and includes, without limitation, any natural person resident in the United States, any partnership or corporation organized or incorporated under the laws of the United States, any estate or trust of which any executor, administrator or trustee is a U.S. Person, and any agency or branch of a foreign entity located in the United States.

3. Authorization.

- 3.1. The Customer appoints Atomic Brokerage as the Customer's broker in order to effect orders and other instructions as provided by either the Customer or the Customer's Fiduciary, including an Adviser. Atomic Brokerage is authorized to open or close the Account(s), place and withdraw orders and take such other steps as it determines reasonable. The Customer understands Atomic Brokerage provides trading and brokerage services through Atomic Brokerage's application programming interface ("**API**") on Atomic Brokerage's Website or the Adviser's Website and current and future mobile application(s) and similar application(s). The Customer shall grant authority to the Adviser, or in the case of a self-directed account, the Customer agrees, to receive and transmit financial information through such electronic means. The Customer's use or grant of access to the Account to any third party to access information or place transactions in the Customer's Account is solely at the Customer's risk and Atomic Brokerage will not verify whether the Customer has granted access authority to any third party.
- 3.2. If Customer is opening an Account through an Adviser, Customer grants Adviser authorization to place orders, provide account-related instructions, direct Atomic Brokerage to deduct Adviser fees from the Customer's Account, utilize third-party agents to act on Adviser's behalf and to give Atomic Brokerage or such third party access to Customer's personal or other information to provide services to Customer or as otherwise provided in the Adviser's privacy policy. In the event the Adviser provides discretionary advisory services, Customer grants Adviser authorization to receive prospectuses on Customer's behalf. Atomic Brokerage is authorized and directed to accept any order, servicing, fee deduction or account-related instruction of the Adviser.
- 3.3. If Customer authorizes Adviser through a standing or other instruction to initiate distributions or transfers, including ACH or wire transfers, from or between an Account and other accounts, Customer will provide Atomic Brokerage with instructions via the Portal, and Customer authorizes and directs Atomic Brokerage to accept such distribution or transfer instructions

from Adviser on Customer's behalf. Customer is responsible for any tax or other consequences related to such distributions or transfers and for ensuring that there is sufficient cash in the Account to process such distributions or transfers, as applicable. Notwithstanding any authorization for Adviser to initiate distributions or transfers, from or between an Account and other accounts, nothing in this Agreement is intended to confer on Adviser any authority that would constitute custody of Customer's Account assets under Rule 206(4)-2 or any successor rule under the Advisers Act for which Adviser would need to obtain an independent verification of Customer assets.

- 3.4. Customer authorizes Atomic Brokerage, in its discretion, to transfer Customer Assets, in whole or in part, between a fully disclosed carrying arrangement whereby Assets are held by Atomic Brokerage's Carrying Broker in the Customer's name on the Carrying Broker's books and records ("Fully Disclosed Carrying Arrangement") and an omnibus carrying arrangement whereby Customer Assets are held with another broker-dealer, bank, or qualified custodian in the name of Atomic Brokerage for the exclusive benefit of its customers and Atomic Brokerage maintains records of the ownership interest of the Customer ("Omnibus Carrying Arrangement").
- 3.5. Customer understands and acknowledges that (a) for securities and cash maintained under a Fully Disclosed Carrying Arrangement by Atomic Brokerage's Carrying Broker, Atomic Brokerage's Carrying Broker is the Customer's broker-dealer for purposes of the SEC's financial responsibility and customer protection rules, and the Assets are covered by the Securities Investor Protection Corporation ("**SIPC**") (and any excess protection) available through Atomic Brokerage's Carrying Broker; and (b) for cash maintained by or through Atomic Brokerage under an Omnibus Carrying Arrangement, Atomic Brokerage is the Customer's broker-dealer for purposes of the SEC's financial responsibility and customer protection rules. Customer understands and acknowledges that any transfer of Assets from a Fully Disclosed Carrying Arrangement to an Omnibus Carrying Arrangement will be shown on the Account statement of Atomic Brokerage's Carrying Broker, and thereafter for so long as the Assets are held under the Omnibus Carrying Arrangement, will be reported on Customer Account statements sent to Customer from Atomic Brokerage, and vice versa for any transfer of assets from an Omnibus Carrying Arrangement to a Fully Disclosed Carrying Arrangement.
- 3.6. Customer understands that cash deposited in an Account for the purpose of purchasing securities is protected by SIPC subject to the limits of SIPC protection. Customer further understands that cash deposited in an Account solely for the purpose of accessing the Atomic Cash Sweep Program (as defined above and set forth in Section 15) is not protected by SIPC or FDIC insurance. Customer understands that once such cash is deposited on Customer's behalf with a Program Bank participating in the Atomic Cash Sweep Program, the cash is eligible for FDIC insurance in accordance with the terms of FDIC coverage as applicable to the Atomic Cash Sweep Program (i.e., \$250,000 per Program Bank, inclusive of any other deposits, and up to \$2.5 million in the aggregate). In the alternative, Customer may opt to have cash invested in securities eligible for SIPC coverage by contacting support-brokerage@atomicvest.com.
- 3.7. Atomic Brokerage provides certain Advisers who participate in certain programs of Atomic Brokerage with benefits to help the Adviser to conduct its business and serve clients. These benefits can include providing or paying for the costs of products and services furnished to the Adviser to defray the costs the Adviser may incur when doing business. The benefits provided to

or on behalf of the Adviser will not directly benefit the Customer. Such benefits should be considered as compensation to the Adviser and therefore should be considered in evaluating the compensation arrangement between the Customer and the Adviser. The following is a general description of the benefits Atomic Brokerage provides to Advisers. Such benefits may include, among others, fee sharing arrangements in connection cash sweep interest, account fees, foreign exchange transactions, margin interest, and applicable fund selling and/or servicing fees. The benefits vary among Advisers depending on the business they and their clients conduct with the Atomic Brokerage and other factors.

The Adviser is responsible for disclosing to the Customer information pertaining to its receipt of the benefits such as those described above, including any benefits it may receive gratis, and any related conflicts of interest the receipt of those benefits creates for the Adviser, and how the Adviser addresses those conflicts of interest.

For further information about the benefits and arrangements available to the Adviser in managing the Customer Account through Atomic Brokerage, feel free to contact Atomic Brokerage or the Adviser directly. Customer is encouraged to discuss directly with the Adviser any conflicts of interest that receiving these benefits may create for the Adviser and how the Adviser addresses those conflicts of interest.

4. *Applicable Laws and Regulations.* All transactions in the Account will be subject to United States federal securities laws and regulations, the applicable laws and regulations of any state or jurisdiction in which Atomic Brokerage is registered, the rules of any applicable self-regulatory organization of which Atomic Brokerage is a member and the rules, regulations, customs and usages of the exchange or market, and its clearing house, if any, where the transactions are executed. In no event will Atomic Brokerage be obligated to effect any transaction it believes would violate any federal or state law, rule or regulation or the rules or regulations of any regulatory or self-regulatory organization. All transactions in the Account will be subject to applicable sanctions laws including those established by the Department of Treasury in the U.S., other U.S. agencies, the E.U., the United Nations Security Council, and the UK Office of Financial Sanctions Implementation (OFSI).

5. *Customer Representations, Warranties and Responsibilities.*

5.1. If Customer's Account is to be advised by an Adviser on a basis under which the Adviser is to place orders and instructions to Atomic Brokerage, the Customer represents and warrants that Adviser is authorized to place orders, provide account related instructions, direct Atomic Brokerage to deduct Adviser fees from the Account, utilize third-party agents to act on Adviser's behalf and to give Atomic Brokerage or such third party access to Customer personal or other information to provide services to Customer or as otherwise provided in the Adviser's privacy policy. In the event the Adviser provides discretionary advisory services, Customer grants Adviser authorization to receive prospectuses on Customer's behalf. Atomic Brokerage has no responsibility and will not undertake to review, monitor or supervise the appropriateness of any order, account related or fee deduction instruction from Customer or Adviser. Atomic Brokerage has no duty to inquire into the authority of the Adviser to engage in any particular transaction or investment strategies. Adviser is responsible for any and all orders

placed in the Account and the Customer authorizes Atomic Brokerage to effect such orders to buy and sell securities on the Customer's behalf. The Customer acknowledges and agrees that orders for purchases or sales in the Account may be combined with orders for purchases or sales of securities in other accounts under the advisory program used by the Adviser.

- 5.2. If Customer's Account is a self-directed Account, the Customer understands that the Customer is solely responsible for any and all orders placed in the Account and that all self-directed orders entered by the Customer are unsolicited and based on the Customer's own investment decisions or the investment decision of the Customer's duly authorized representative or agent.
- 5.3. With respect to both of the above, the Customer agrees that neither Atomic Brokerage nor any of its employees, agents, principals, or representatives:
- provides investment advice in connection with this Account;
 - recommends any security, transaction or order;
 - solicits orders;
 - acts as a market maker in any security;
 - makes discretionary trades; or
 - produces or provides first-party research providing specific investment strategies such as buy, sell or hold recommendations, first-party ratings and/or price targets. To the extent research materials or similar information are available through the Website or the websites of any entity controlled by, controlling, or under common control with Atomic Brokerage (such entity, an "**Affiliate**"), the Customer understands that these materials are intended for informational and educational purposes only and they do not constitute a recommendation to enter into any securities transactions or to engage in any investment strategies.
- 5.4. **Offshore Funds for Non-U.S. Customers.** If Customer invests in, subscribes for, or otherwise acquires any interests in one or more offshore funds through or in connection with the Account (each, an "Offshore Fund"), Customer represents, warrants and covenants to Atomic Brokerage that, as of each investment and for so long as Customer holds such interests:
- 5.4.1. **Non-U.S. Person / Offshore Purchase.** Customer is not a U.S. Person, as that term is defined in Regulation S under the Securities Act, and Customer is acquiring and will acquire the interests in any Offshore Fund outside the United States in an offshore transaction (as such term is used in Regulation S).
- 5.4.2. **Compliance with Local Law.** Customer's subscription for, purchase, and ownership of interests in any Offshore Fund comply, and will continue to comply, with all laws, rules and regulations applicable to Customer in any jurisdiction in which Customer is resident, domiciled, or a citizen, including, without limitation, any tax, exchange control, securities, and foreign investment laws and regulations.
- 5.4.3. **Source of Funds / AML.** The funds used to subscribe for or purchase interests in any Offshore Fund are derived from legitimate sources and are not, directly or indirectly, the

proceeds of any criminal activity, money laundering, terrorist financing, or other illegal conduct. Customer will provide such information and documentation as Atomic Brokerage may reasonably request from time to time to verify the source of funds or to comply with applicable anti-money laundering, counter-terrorist financing, and sanctions laws.

5.4.4. **Review of Offering Documents; Suitability.** Customer has received and will carefully review all relevant offering documents and disclosures relating to any Offshore Fund in which Customer invests, understands the nature, features and terms of such investment, and is able to bear the financial risks associated with an investment in the Offshore Fund, including the possible loss of some or all of Customer's invested capital and any limits on liquidity or transferability.

5.4.5. **Unregistered Status; Transfer Restrictions.** Customer understands and acknowledges that interests in any Offshore Fund have not been and will not be registered under the Securities Act or any U.S. state securities laws and may not be offered, sold, resold, pledged, assigned, transferred, or delivered, directly or indirectly, in the United States or to, or for the account or benefit of, any U.S. Person, except in compliance with the Securities Act and any other applicable laws and regulations, and in accordance with the terms and conditions of the applicable Offshore Fund offering documents.

5.4.6. **Ongoing Notification; U.S. Reporting.** Customer agrees to promptly notify Atomic Brokerage in writing if Customer's status as a non-U.S. Person changes, if Customer becomes a U.S. Person, becomes resident in the United States, or becomes subject to U.S. tax or reporting requirements (including, without limitation, pursuant to the U.S. Foreign Account Tax Compliance Act ("FATCA") or any intergovernmental agreement related thereto). Customer acknowledges that any such change in status may result in restrictions on additional investments in, or the continued holding of interests in, any Offshore Fund and may require the provision of additional information or documentation or the disposition of such interests, as determined by Atomic Brokerage or the Offshore Fund in their sole discretion.

6. **True and Accurate Information; Ownership.** Information Customer has provided on the Application is incorporated into this Agreement. Customer attests that such information is current, accurate, truthful, and complete. Unless otherwise required by this Agreement, Customer agrees to notify Atomic Brokerage promptly via the Portal of any change to the information, but in any event within thirty (30) days of such change. Customer agrees to indemnify and hold Atomic Brokerage and its affiliates harmless from and against any and all Losses arising out of or relating to Customer's failure to provide information that is current, accurate, truthful, and complete on the Application or to update such information as required. Customer further represents that no one else has an interest in the Account except Customer and any other person that Customer has previously disclosed to Atomic Brokerage through the Application, Portal, or otherwise in a manner specified by Atomic Brokerage.

7. **Service Available In and Outside the United States.** The products and services provided by Atomic Brokerage are only being offered to, and are only to, anyone located in the United States and anyone located in a non-U.S. jurisdiction in which Atomic Brokerage is authorized or permitted to conduct business and where such products and services may be lawfully offered.

- 8. Method of Communication; Customer Obligation to Check Website.** Customer agrees that the primary method of Atomic Brokerage's communication with Customer will be by posting information on the Portal as further set forth in Section 45.16, Customer agrees to check the Portal regularly.
- 9. Fees.** The Customer understands that there are charges for executing buy and sell orders and for other services provided under this Agreement, as indicated in Atomic Brokerage's most recent Schedule of Maximum Charges, available on the Portal. The Customer understands that the commissions and fees for trade executions and other services in accounts established through an Adviser may be different from the commissions and fees charged to Atomic Brokerage's self-directed Customers. The Customer also agrees to pay all applicable federal, state, local, and foreign taxes. The Customer authorizes Atomic Brokerage to automatically debit the Account for any such brokerage commissions, charges, and fees, and any fees and expenses charged by any of Atomic Brokerage's affiliates or its or their service providers, except to the extent that Customer's Adviser agrees to pay (and pays) any such commissions, charges, or fees. The Customer agrees to pay any such commissions, charges, and fees that the Customer owes at the then-prevailing rate. The Customer acknowledges that the prevailing rate of commissions and fees may change and that change may occur without notice. The Customer agrees to be bound by such changes. The Customer specifically agrees to pay a reasonable rate of interest on the principal amount of any debit balance carried with respect to the Account. Interest may be charged against the Account in connection with cash withdrawals, if the proceeds from a security sale are disbursed before the regular settlement date of the sale transaction and late payments. If Atomic Brokerage receives a Customer's payment for securities purchases in a cash account after the settlement date, the Customer shall be charged a daily interest charge on the debit balance until Atomic Brokerage is fully paid. Charges will be calculated using a prevailing interest rate, currently set to the daily rate of "Broker's Call" plus a percentage, as determined by Atomic Brokerage, not to exceed 5%. The charges shall accrue until paid and posted to the Account on the day following payment of the debit balance. Interest due on the Account is payable on demand. The Customer also agrees to pay such expenses incurred by Atomic Brokerage in connection with collection of any unpaid balance due on the Accounts including attorney's fees allowed by law.
- 10. Fraud.** In cases of fraud or theft by Customer, acting alone or in concert with others, involving, among other things unauthorized electronic funds transfers from bank accounts belonging to others, attempted electronic transfers from non-existent accounts, or similar illegal, unauthorized, or improper conduct involving account funding or withdrawals, and including situations in which Customer has allowed third parties to use the Account in any such manner, Atomic Brokerage may assess against Customer, in addition to all other fees, damages and penalties to which it may be entitled, a fair and reasonable fee (up to \$2,000) per forged, faked, fictitious, stolen, or otherwise unauthorized item or transfer. This fee shall constitute liquidated damages to compensate Atomic Brokerage for the time and effort of its employees in rectifying said conduct.
- 11. Margin Account.** Customer understands that margin trading is highly risky and may result in a loss of funds greater than Customer has on deposit in the Account. The Customer represents that Customer has received and read the disclosure titled "Margin Disclosure Statement". All positions in and trades executed for the Account will be for cash settlement without any extension of credit and strictly limited in form and type to those available through Atomic Brokerage. The sole purpose of margin in the Account is to facilitate Atomic Brokerage's ability to sell securities and purchase other securities on behalf of Customer within narrow time frames ("**Substitutions**"). A Substitution occurs when Atomic Brokerage sells securities on behalf of Customer and, after the time of trade but before

settlement, uses the cash proceeds to purchase other securities. Customer must deposit and maintain in cash or collateral 100% of the value of all securities held in the Account. Atomic Brokerage will not charge Customer any interest for activity in the Account. Customer and Atomic Brokerage further understand and agree to the following:

- 11.1. A “Day Trade” is the purchasing and selling or the selling and purchasing of the same security on the same day in a margin account. However, a Day Trade does not include a long security position held overnight and sold the next day prior to any new purchase of the same security. To help ensure Customer does not engage in any Day Trades, Customers are restricted from making more than one allocation change during market hours (i.e., 9:30 a.m. – 4:00 p.m. Eastern Standard Time) of each Business Day.
- 11.2. If purchases or sales do not settle on schedule or for expected value as of the time of trade, Atomic Brokerage may sell the Assets in the Account to pay for Substitutions without prior notice to Customer and at a loss or at lower prices than under other circumstances. Customer remains solely liable for any deficiencies arising from such sales. Customer has carefully considered Customer’s own financial condition, tolerance for risk and investment objectives, as well as market conditions, before deciding to use margin account features. Atomic Brokerage has made available to Customer certain information relating to margin trading and before submitting the Application for a margin account and Customer has had an opportunity to review this information.
- 11.3. Atomic Brokerage can liquidate or buy any security to cover positions in the Account at any time without demand for additional funds and despite notice that Customer will provide additional collateral. Atomic Brokerage is not obligated to notify Customer of such liquidations. Atomic Brokerage can liquidate any and all Assets in the Account whether carried individually or jointly with others. Atomic Brokerage can cancel any open orders.
- 11.4. Subject to applicable laws and rules, all Assets held, carried, or maintained in the Account may be pledged and repledged by Atomic Brokerage from time to time, without notice to Customer, either separately or in common with other customer's assets for any amount due in the Account, or for any greater amount as necessary to satisfy Customer’s indebtedness, and Atomic Brokerage may do so without retaining into its possession or control for delivery, a like amount of assets.

12. Non-Sufficient Funds Policies. Atomic Brokerage reserves the right to cancel or cover any transaction which is the subject of a reclamation or other failure (“**Deposit Failure**”) including but not limited to an electronic funds transfer return (an “**ACH Return**”). Any fees imposed by Customer’s bank in connection with a Deposit Failure shall be the sole responsibility of Customer, and not of Atomic Brokerage. Customer understands that by making a deposit pursuant to “Deposits and Withdrawals to the Account”, Customer is providing an instruction to purchase securities in Customer’s Account and/or to deposit funds in Atomic Cash Reserve. If an ACH Return or other Deposit Failure takes place after such securities have been purchased or funds have been deposited in Program Banks, Customer understands that Customer will not be entitled to the securities purchased or funds deposited in Program Banks, nor to any benefits of ownership therefrom including interest. Customer will have an obligation to Atomic Brokerage in an amount that is no less than the amount of the deposit that was the subject of the Deposit Failure, plus interest. Atomic Brokerage may offset all losses resulting from a Deposit Failure out of any balance in Customer’s Account or deposited in

Program Banks including interest. Atomic Brokerage also reserves the right to restrict Customer's ability to withdraw funds until such time that all deposits or other items in Customer's Account have cleared.

13. Joint Account.

- 13.1. Customer may open a joint account by following the prompts on the Portal, which may include additional terms that are hereby incorporated into this Agreement. By completing the joint account application process, both signatories become Customers and are subject to, among other things, the "Multiple Customers" section below. Customer is responsible for verifying that the relevant type of joint registration is valid in Customer's state. Laws may vary by state, and certain types of ownership may not be available in Customer's state. Customer shall consult with Customer's tax professional or state laws to learn more about joint accounts and the rights associated with such accounts. Customer agrees and understands that Atomic Brokerage will not help Customer determine if this type of account is appropriate for Customer's particular situation. Customer shall not create a joint account with Atomic Brokerage if Customer's state does not permit or recognize the relevant joint account type. The Atomic Brokerage individual Customer who initiates the joint account application process via the Website and first executes this agreement electronically will be the Primary Customer. Atomic Brokerage will send year-end tax forms to the Primary Customer only.
- 13.2. If no designation is made when opening a joint account, each Customer directs Atomic Brokerage to establish the Account as joint tenants with rights of survivorship. If there is more than one Customer, each Customer agrees to be jointly and severally liable for all obligations arising under this Agreement or otherwise relating to the Account, including responsibility for information provided through the Portal or using any user ID and password associated with the Account, regardless of which Customer gives such instructions, enters such orders or changes such password.
- 13.3. Each Customer has full authority, acting individually and without notice to any other Customer, to deal with Atomic Brokerage as fully and completely as if such Customer were the sole Customer. Each Customer authorizes Atomic Brokerage to follow the instructions of any one Customer concerning any matter pertaining to the Account. This includes purchase and sale of securities, delivery of any or all securities or other property in the Account to any third party, or disbursement of any or all monies in the Account. If one Customer is not an owner of a Linked Checking Account (defined in Section 15, below), the Customer(s) that own(s) that Linked Checking Account represents and warrants that each Customer has the legal authority to make deposits to and withdrawals from the Linked Checking Account to and from the Account. All Customers shall hold Atomic Brokerage harmless from and against any Losses arising out of or relating to any deposit to or withdrawal from any Linked Checking Account to and from the Account by any Customer.
- 13.4. Atomic Brokerage is not responsible for determining the purpose or propriety of any instruction given by any Customer as against any other Customer, or of any disposition of payments or deliveries of securities or other property between or among Customers. At its sole discretion, Atomic Brokerage reserves the right to require written instructions from one or all Customers. If Atomic Brokerage receives instructions from any Customer that, in Atomic Brokerage's opinion, conflict with instructions received from any other Customer, Atomic

Brokerage may comply with any of these instructions or advise each Customer of the apparent conflict and take no action as to any of these instructions until it actually receives and has a reasonable amount of time to act on satisfactory instructions from any or all of the Customers.

- 13.5. In the event of a dispute between or among Customers of which Atomic Brokerage has notice, Atomic Brokerage reserves the right, but is not obligated, to place restrictions on the Account. For example, if an Customer requests a restriction be placed on access to funds in the Account because of a pending litigation or dispute between Customers, Atomic Brokerage may prohibit all transfers of funds from the Account, including canceling ACH withdrawal privileges, with such restrictions to remain in place until Atomic Brokerage actually receives and has a reasonable amount of time to act on appropriate court documentation or a written, notarized instruction signed by all Customers. In such a case, all Customers remain liable for any pending ACH transactions that have not yet cleared at the time of the restriction.
- 13.6. Atomic Brokerage also may, at the expense of the Customers, commence or defend any action or proceeding for or in the nature of interpleader to have the dispute resolved judicially. If a suit or proceeding for or in the nature of interpleader is brought by or against it, Atomic Brokerage may deliver the Account into the registry of the court, at which time Atomic Brokerage will be deemed to be and will be released and discharged from all further obligations and responsibilities under this Agreement. Each Customer agrees that, on the death or disability of a Customer, divorce of married Customers, or other event that causes a change in ownership or capacity with respect to the Account, the remaining Customer(s) will immediately give Atomic Brokerage official written notice of such change of ownership or capacity. Atomic Brokerage will not be responsible for any transfers, payments or other transactions in the Account made at the direction of a former Customer or incapacitated Customer before Atomic Brokerage actually received and had a reasonable amount of time to act on such official written notice. Following receipt of such official written notice, Atomic Brokerage may require additional documents and reserves the right to retain such Assets in and/or restrict transactions in the Account as it deems advisable in its sole discretion to protect itself against any Losses.
- 13.7. Any former Customer and the estate of any deceased or incapacitated Customer will remain jointly and severally liable for any losses in the Account arising out of or relating to transactions initiated before Atomic Brokerage actually received and had a reasonable amount of time to act on such official written notice. Atomic Brokerage will not notify other Customers of the actions taken by any one Customer. Each Customer agrees that notice provided to any one Customer will be deemed to be notice to all Customers for all purposes. Joint accounts are made available at the sole discretion of Atomic Brokerage. Joint accounts are not available for IRA accounts.

14. *Fiduciary Accounts.* Atomic Brokerage does not review any action or inaction of a Fiduciary, including an Adviser, with respect to an Account and is not responsible for determining whether a Fiduciary's action or inaction satisfies the standard of care applicable to such Fiduciary's handling of an Account. Atomic Brokerage is not responsible for determining the validity of a person or entity's status or capacity to serve as a Fiduciary. At its sole discretion, Atomic Brokerage may require additional documentation before permitting a Fiduciary on an existing Account or when opening a new Account. The Fiduciary on an estate account agrees to provide all required documentation, including but not limited to a certified copy of the decedent's death certificate, court-issued Letters

Testamentary or Letters of Administration, and the estate's Tax Identification Number (TIN). The Fiduciary agrees to indemnify and hold Atomic Brokerage and its affiliates harmless from and against any and all claims, liabilities, Losses, or expenses (including attorneys' fees) arising out of or relating to any act, error, or omission of the Fiduciary or actions taken in reliance on the Fiduciary's instructions or documentation. A custodian of a Uniform Transfers to Minors Act or Universal Gifts to Minors Act Account is responsible for all activity in the Account. Activity resulting from any instructions received from the minor, including placing or attempting to place orders, using or attempting to use a custodian's password to the Account or taking delivery or attempting to take delivery of Assets of the Account, and all related Services, will be deemed to be the actions of the custodian. As the person responsible for the Account, the custodian will be held liable for any consequences of such activity, including any losses incurred by Atomic Brokerage. The custodian and minor agree to indemnify and hold Atomic Brokerage and its affiliates harmless from and against any Losses arising out of or relating to any act, error or omission of the custodian or minor.

15. Atomic Cash Sweep Program. The purpose of the Atomic Cash Sweep Program, a program within an Omnibus Carrying Arrangement, is to allow the Customer to earn interest on funds held in their Account while they decide how such funds will be invested in the longer term. Cash deposited by Customer into that account will be automatically transferred ("swept") into one or more interest-bearing accounts ("**Deposit Accounts**") at one or more unaffiliated third-party program banks ("**Program Banks**") in accordance with the Atomic Brokerage Cash Sweep Program Terms and Conditions. A current list of Program Banks can be found at <https://www.atomicvest.com/solutions/banksweep>. Each Deposit Account constitutes a direct obligation of the Program Bank and is not directly or indirectly an obligation of Atomic Brokerage. Customer understands that cash deposited in the Account for the purpose of purchasing securities is protected by SIPC subject to the limits of SIPC protection. Customer further understands that cash deposited in an Account solely for the purpose of accessing the Atomic Cash Sweep Program is not protected by SIPC or FDIC insurance. However, once such cash is deposited on Customer's behalf with a Program Bank in the Atomic Cash Sweep Program, the cash is eligible for FDIC insurance in accordance with the terms of FDIC coverage as applicable to the Atomic Cash Sweep Program (i.e., \$250,000 per Program Bank, inclusive of any other deposits, and up to \$2.5 million in the aggregate). Customer understands that none of Atomic Brokerage or any of its affiliates is a bank. Atomic Brokerage offers the Atomic Cash Sweep Program as a facet of its brokerage custodial services. The selection of the Atomic Cash Sweep Program is elective on the part of a Customer and not anything on which Atomic Brokerage or its affiliates provides any recommendation (including for purposes of SEC Regulation Best Interest) or investment advice (including for purposes of the Advisers Act, the Employee Retirement Income Security Act of 1974 or parallel provisions applicable to individual retirement accounts under the Internal Revenue Code of 1986). Customer may opt to have cash invested in a money market fund eligible for SIPC coverage by sending an email to support-brokerage@atomicvest.com. For full terms and conditions, please consult the [Atomic Brokerage LLC Cash Sweep Program Terms & Conditions](#).

16. Pershing Cash Sweep Program. Within a Fully Disclosed Carrying Arrangement, Atomic Brokerage's clearing firm, Pershing LLC, operates a sweep platform that automatically purchases, or sweeps, the uninvested cash balance in Customer's brokerage account to either money market mutual funds ("Money Funds") or interest-bearing bank deposit accounts ("Bank Sweep Products"). Any free credit balance in Customer's brokerage account held with Pershing LLC will be automatically swept by

Pershing LLC and invested into the Dreyfus Government Cash Management Fund (DGUXX) sweep product, unless Customer opts out of the sweep program (see below). Customer's Adviser may select a different sweep product. For important information about the DGUXX fund, please read the fund prospectus available at [dreyfus.com](https://www.dreyfus.com). The sweep feature also automatically returns balances held in Money Funds or Bank Sweep Products to Customer's brokerage account when Customer needs them to cover purchases of securities, withdrawal requests and other debits. All swept balances from brokerage accounts are held in accounts at the Money Fund provider or applicable bank entitled, "Pershing LLC as Agent for its customers, acting for themselves or others." A record of funds swept into Bank Sweep Products may be found on Customer's brokerage account statement(s). The sweep options may be changed, including changes between money market funds and bank deposit products, with prior notification to Customer. Customer may opt out of the sweep program by contacting Atomic Brokerage at support-brokerage@atomicvest.com.

17. Taxpayer ID and Backup Withholding. Customer understands that, if a correct Taxpayer Identification Number is not provided to Atomic Brokerage, Customer may be subject to backup withholding tax at the appropriate rate on all dividends, interest, and gross proceeds paid to Customer. Backup withholding taxes are sent to the IRS and cannot be refunded by Atomic Brokerage. Customer further understands that if Customer waives tax withholding and fails to pay sufficient estimated taxes to the IRS, Customer may be subject to tax penalties. For estate accounts, the estate account is a separate legal and taxable entity. All income, dividends, gains, and losses for an estate account will be reported under the estate's EIN.

18. Linked Checking Account. Customer must link at least one checking account ("**Linked Checking Account**") to the Account. Initially Customer's Linked Checking Account will be the account that Customer designates in the Application. To establish, add, or change a Linked Checking Account, Customer will comply with applicable procedures within the Portal. Atomic Brokerage may place reasonable restrictions on the frequency with which Customer changes a Linked Checking Account, and/or the number of Linked Checking Accounts that Customer may maintain at any given time.

19. Deposits and Withdrawals to the Account. At any time, Customer may request cash deposits to the Account from a Linked Checking Account or withdrawals from the Account to a Linked Checking Account by taking appropriate action within the Portal. Customer also may direct Atomic Brokerage to make payments from the Account to a third party or initiate a debit from the Account by use of a debit card once Customer is enrolled in Atomic Brokerage's bill payment or debit card services, which are subject to additional terms and conditions. Atomic Brokerage shall have no liability with respect to erroneous withdrawals or debits or any unauthorized deposits or withdrawals in the Account by Customer or third parties directed by Customer.

19.1. Customer represents and warrants that no funds deposited into the Account are derived from, or will be used to promote the conduct of, any unlawful activity. Customer understands and agrees that the deposit and withdrawal of funds to or from the Account may be conducted in cash via ACH transaction from or to a Linked Checking Account or as set forth above. Customer further understands and agrees that ACH transactions are subject to processing delays which may take eight (8) Business Days or more and funds transferred may not be credited to the Account or otherwise available to Customer during that time. Customer hereby authorizes Atomic Brokerage to deduct funds from the Account for the purpose of satisfying any liability of Atomic Brokerage or any of its affiliates caused by an ACH return from a Linked Checking

Account or otherwise. Customer further understands and agrees that Atomic Brokerage may liquidate securities in the Account, as needed, to cover any debits against the Account.

- 19.2. Customer further understands that the deposit and withdrawal process is subject to the terms of the Atomic Cash Sweep Program, described in Section 15. Generally, this means that with respect to cash deposits, funds will be transferred from Customer's Linked Checking Account or otherwise deposited into the Account, and then on a daily basis, the funds are swept into the Deposit Account(s) at the Program Bank(s). With respect to cash withdrawals, this generally means that funds will first be transferred from the Deposit Account and then into the Account. The funds are then transferred to the Linked Checking Account or another account as specified by the Customer. Atomic Brokerage may, in its sole discretion, permit the transfer of funds into or out of the Account in other forms or via alternative means. Atomic Brokerage, in its sole discretion, may impose a longer waiting period during which funds may not be available for trading or withdrawal. Atomic Brokerage reserves the right, in its sole discretion and without advance notice, to refuse certain types of additions of funds to the Account.
- 19.3. Atomic Brokerage reserves the right to require that Customer make requests for withdrawals from the Account in writing. Customer may initiate disbursement request by taking appropriate actions to make a withdrawal within the Portal. Customer may withdraw an amount up to the current market value of the Account not including the fees that are due at any time. In making such request, Customer authorizes Atomic Brokerage and its bank service provider to act on Customer's behalf to initiate the disbursement. On receipt of an ACH disbursement request by Atomic Brokerage, Atomic Brokerage will transmit payment instructions to the applicable bank as soon as practicable. It is Customer's responsibility to ensure that instructions are accurate before requesting Atomic Brokerage to initiate an ACH or other disbursement. Atomic Brokerage may in its discretion attempt to abide by a subsequent request for a change to instructions, but it is not obligated to do so.
- 19.4. Customer agrees to indemnify and hold Atomic Brokerage and its affiliates harmless from any Losses arising out of or relating to an attempt to amend or cancel an ACH or wire transfer request, any errors, delays or other issues resulting from bulk transfers to or from Atomic Brokerage, and any erroneous debits to the Account by an authorized third party or Customer.
- 19.5. Customer understands that any erroneous, mismatched, or incomplete identifying information on an incoming ACH transfer, wire transfer or other requested transfer or debit may result in such transfer being rejected, lost, posted to an incorrect account, or returned to the originating bank without notice to Customer. Customer agrees to indemnify and hold Atomic Brokerage and its affiliates harmless from any Losses arising out of or relating to any erroneous, mismatched, or incomplete identifying information on an incoming transfer. With respect to mutual funds that Atomic Brokerage does not sell immediately, Customer understands and acknowledges that the value of shares may fluctuate between the time when a Customer instructs Atomic Brokerage to make a withdrawal involving the sale of mutual funds, or to transfer mutual funds from one to another, and the time when Atomic Brokerage completes the transactions. Customer understands and agrees that transfers to or from an Atomic Brokerage Cash Reserve Sub-Account to a different Sub-Account may result in the sale of securities to deposit cash at a Program Bank or the use of cash to purchase securities for the Sub-Account.

20. Requesting Certificates. Customer authorizes Atomic Brokerage to register any Assets in the Account in the name of Atomic Brokerage or any other nominee, including sub-custodians, or to cause the Assets to be registered in the name of, or in the name of any nominee of a recognized depository clearing organization. Customer's ownership of these Assets is reflected in Atomic Brokerage's records. Without abrogating any of Atomic Brokerage's rights under this Agreement and subject to prior satisfaction of any indebtedness Customer may have to Atomic Brokerage, Customer is entitled to receive physical delivery of fully paid securities from the Account. On Customer's written instructions, and on paying any applicable fees as prescribed by Atomic Brokerage in its sole discretion, any certificate that is capable of being produced and obtained by Atomic Brokerage will be sent to Customer on request. Customer understands and agrees that Atomic Brokerage cannot transfer or deliver fractional shares of any security other than mutual funds.

21. Personal Information.

21.1. The respective rights and responsibilities of Atomic Brokerage and Customer regarding the collection, processing, and use of Customer's personal information and Customer's rights to limit the use and disclosure of such information, are set forth in the Atomic Brokerage Privacy Policy, as amended from time to time. Such rights and responsibilities are further defined by applicable laws and regulations of national and state governments and international bodies. In the event of any controversy regarding Atomic Brokerage's collection, use, processing, transfer, or receipt of any information about Customer, Customer agrees that remedies will be expressly limited to those specifically provided by the applicable laws and regulations, in accordance with this Agreement.

21.2. Customer authorizes Atomic Brokerage to obtain reports, from time to time, concerning Customer's background, credit standing, and business conduct (and that of the Customer's spouse, if Customer lives in a community property state). Customer also authorizes Atomic Brokerage, without notification, to request a new background and/or credit report in connection with any review, extension, execution, or renewal of the Account. On written request, Atomic Brokerage will advise Customer whether it obtained credit reports, and if so, will provide the name and address of the reporting agency that furnished the reports. In addition, Customer understands that Atomic Brokerage reserves the right to report to consumer and securities credit reporting agencies any negative credit information pertaining to any Account held by Customer at Atomic Brokerage. Customer authorizes Atomic Brokerage to share credit bureau information and any other personal information that Atomic Brokerage obtains with its affiliates and with unaffiliated third parties in accordance with the Atomic Brokerage Privacy Policy.

If Customer is employed by or registered with a broker-dealer or other employer whose consent is required to open and maintain an Atomic Brokerage account, and Atomic Brokerage has received said consent, Customer agrees that Atomic Brokerage may – but is not required to – provide duplicate statements and confirms to said broker-dealer or other employer in any manner that Atomic Brokerage chooses, including by using third-party services.

21.3. The Customer agrees to keep secure the Account number and will not share any Account

credentials, including username and password in connection with the Account with others, including Adviser. The Customer understands that if Customer shares Account credentials with any persons or entities, their activity will be considered authorized by the Customer. Atomic Brokerage shall not be responsible for any losses or activity resulting from the sharing of Account credentials.

22. Waiver; Limitation of Liability; Indemnification.

- 22.1. Customer understands and agrees that Customer is responsible for all Losses arising from or related to the Account. Except for gross negligence or willful misconduct, Customer agrees that Atomic Brokerage and its respective officers and employees shall not be liable hereunder for any action performed or omitted to be performed or for any errors of judgment in effecting securities transactions or providing other Services for the Account. Federal and state 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 Customer may have under federal or state securities laws. In addition, it is possible that Customers or Atomic Brokerage itself may experience computer equipment failure, loss of internet access, viruses, or other events that may impair access to Atomic Brokerage and its services.
- 22.2. The Customer agrees that the Customer's use of the Portal or any other Service provided by Atomic Brokerage or its Affiliates is at the Customer's sole risk. Atomic Brokerage's service (including the Website, the provision of Market Data, Information, Content, or any other information provided by Atomic Brokerage, any of its affiliates, or any third-party content provider or market data provider) is provided on an "as is," "as available" basis without warranties of any kind, either express or implied, statutory (including without limitation, timeliness, truthfulness, sequence, completeness, accuracy, freedom from interruption), implied warranties arising from trade usage, course of dealing, course of performance, or the implied warranties of merchantability or fitness for a particular purpose or application, other than those warranties which are implied by and incapable of exclusion, restriction or modification under the laws applicable to this Agreement.
- 22.3. THE CUSTOMER UNDERSTANDS AND AGREES THAT ATOMIC BROKERAGE, ITS AFFILIATES, AND ITS AND THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, CONTRACTORS, AND THIRD-PARTY PROVIDERS WILL NOT BE LIABLE TO THE CUSTOMER OR TO THIRD PARTIES UNDER ANY CIRCUMSTANCES, OR HAVE ANY RESPONSIBILITY WHATSOEVER, FOR ANY SPECIAL, INDIRECT, INCIDENTAL, PUNITIVE OR CONSEQUENTIAL DAMAGES (INCLUDING LOST PROFITS, TRADING LOSSES, AND DAMAGES) THAT THE CUSTOMER MAY INCUR IN CONNECTION WITH THE CUSTOMER'S USE OF THE SERVICE PROVIDED BY ATOMIC BROKERAGE UNDER THIS AGREEMENT, INCLUDING THE CUSTOMER'S USE OF THE PORTAL, ANY MARKET DATA, THE INFORMATION, OR THE CONTENT. ATOMIC BROKERAGE, ATOMIC BROKERAGE AFFILIATES, AND ATOMIC BROKERAGE'S RESPECTIVE OFFICERS, DIRECTORS, AND EMPLOYEES SHALL NOT BE LIABLE BY REASON OF DELAYS OR INTERRUPTIONS OF THE SERVICE OR TRANSMISSIONS, OR FAILURES OF PERFORMANCE OF ATOMIC BROKERAGE'S SYSTEM, REGARDLESS OF CAUSE, INCLUDING THOSE CAUSED BY GOVERNMENTAL OR

REGULATORY ACTION, THE ACTION OF ANY EXCHANGE OR OTHER SELF-REGULATORY ORGANIZATION, OR THOSE CAUSED BY SOFTWARE OR HARDWARE MALFUNCTIONS.

- 22.4. Except as otherwise provided by law, Atomic Brokerage or any of its affiliates or respective partners, officers, directors, employees or agents (collectively, “**Indemnified Parties**”) shall not be liable for any Losses (whether known or unknown, absolute or contingent, liquidated or unliquidated, direct or indirect, due or to become due, accrued or not accrued, asserted or unasserted, related or not related to a third party claim, or otherwise) by or with respect to any matters pertaining to the Account, except to the extent that such Losses are actual Losses and are determined by a court of competent jurisdiction or an arbitration panel in a final non-appealable judgment or order to have resulted solely from Atomic Brokerage’s or any of its affiliates’ gross negligence or intentional misconduct. In addition, the Customer agrees that the Indemnified Parties shall have no liability for, and the Customer agrees to indemnify, defend and hold harmless the Indemnified Parties from all Losses that result from: (i) any noncompliance by the Customer with any of the terms and conditions of this Customer Agreement; (ii) any third-party actions related to the Customer’s receipt and use of any information, market analysis, other third-party content, or other such information obtained on the Website, whether authorized or unauthorized under this Agreement; (iii) any third-party actions related to the Customer’s use of the Website; (iv) the Customer’s or its agent’s misrepresentation or alleged misrepresentation, or act or omission; (v) Indemnified Parties following the Customer or the Customer’s agent’s directions or instructions, or failing to follow the Customer or the Customer’s agent’s unlawful or unreasonable directions or instructions; (vi) any activities or services of the Indemnified Parties in connection with the Account (including any technology services, reporting, trading, research or capital introduction services); or (vii) the failure by any person not controlled by the Indemnified Parties and their affiliates to perform any obligations to the Customer. Further, if the Customer authorizes or allows third parties to gain access to Atomic Brokerage’s services, including the Customer’s Accounts, the Customer will indemnify, defend and hold harmless Atomic Brokerage, its affiliates, and Atomic Brokerage and its affiliates’ respective officers and employees against any Losses arising out of claims or suits by such third parties based upon or relating to such access and use. Atomic Brokerage does not warrant against loss of use or any direct, indirect or consequential damages or Losses to the Customer caused by the Customer’s assent, expressed or implied, to a third-party accessing the Account or information, including access provided through any other third-party systems or sites.
- 22.5. The Customer also agrees that Indemnified Parties will have no responsibility or liability to the Customer in connection with the performance or non-performance by any exchange, clearing organization, market data provider, or other third party (including other broker-dealers and clearing firms, and banks) or any of their respective agents or affiliates, of its or their obligations relative to any securities. The Customer agrees that Indemnified Parties will have no liability, to the Customer or to third parties, or responsibility whatsoever for: (i) any Losses resulting from a cause over which Indemnified Parties do not have direct control, including the failure of mechanical equipment, unauthorized access, theft, operator errors, government restrictions, force majeure (as defined in this Agreement), market data availability or quality, exchange rulings or suspension of trading; and (ii) any special, indirect,

incidental, consequential, punitive or exemplary damages (including lost profits, trading losses and damages) that the Customer may incur in connection with the Customer's use of the Website, and other services provided by Indemnified Parties under this Agreement. Further, if the Customer authorizes or allows third parties to gain access to Atomic Brokerage's services, including the Accounts, the Customer will indemnify, defend and hold harmless Atomic Brokerage, its affiliates, and Atomic Brokerage and its affiliates' respective officers and employees against any Losses arising out of claims or suits by such third parties based upon or relating to such access and use.

23. *Restrictions on Account Services.* Customer understands that Atomic Brokerage may place trading, disbursement, Service, or other restrictions on the Account for reasons including court order, tax levy, or garnishment, request of a government agency or law enforcement authority, or in the event of a dispute between joint Customers. Customer understands that Atomic Brokerage may be required to liquidate or close out Assets in the Account to satisfy any such court order, garnishment, tax levy, or other legal obligation. Atomic Brokerage will not be held liable for any Losses that arise out of or relate to any such transaction and Customer agrees to indemnify and hold Atomic Brokerage and its affiliates harmless from and against any Losses they may incur in taking such actions.

24. *Termination of Account.* Customer may close the Account at any time, after all fees due (as described in Section 8) are paid, on written notice to Atomic Brokerage. Atomic Brokerage reserves the right to terminate the Account or to block Customer's access to Services without notice, for any reason or for no reason. The terms and conditions of this Agreement will survive termination of the Account and will continue to apply to any disputed or other remaining matters involving Customer's relationship with Atomic Brokerage. Customer acknowledges and agrees that (i) following a Customer's indication that Customer would like to terminate the Account, Atomic Brokerage may in its sole discretion keep the Account open for a time period not to exceed six (6) months solely to capture dividends and any other income arising from Assets previously held in the Account, and (ii) Atomic Brokerage will remit any such dividends or income to the Customer. After the termination of the Account, Customer will remain liable to Atomic Brokerage for payment of any indebtedness or obligation to Atomic Brokerage as provided under this Agreement. If Customer should re-open the Account at a date subsequent to terminating the Account and Agreement, Customer agrees to be bound by the Agreement in effect at the time Customer reopens the Account.

25. *Transfer of Assets.*

25.1. Customer understands that transferring cash out of the Account to a Linked Checking Account shall be done by way of an ACH withdrawal or wire transfer (with the exception of a trustee-to-trustee IRA transfer, which is addressed below). Transfers also can be made to and from Program Banks through Atomic Cash Reserve, as described in Section 16 above. For non-cash Assets, Customer may request an in-kind transfer of such Assets to an Account established with another broker-dealer. Transfer requests will be in a form determined by Atomic Brokerage and accompanied by documents and information Atomic Brokerage shall require to validate the request. Atomic Brokerage may reject the transfer request in its discretion before or after initiation and Customer will be notified of any such rejection electronically, by telephone, or otherwise. Atomic Brokerage is not liable for any Losses Customer may sustain in connection with the Assets in the Account between the time that it decides to reject a transfer request and Customer's receipt of notice of the rejection. It is

Customer's responsibility to ensure that transfer instructions are accurate before submitting a transfer request to Atomic Brokerage.

25.2. A transfer request generally cannot be amended or canceled after Atomic Brokerage receives the transfer request. Atomic Brokerage may in its discretion attempt to abide by a subsequent Customer request for a change to a transfer request, but it is not obligated to do so. Atomic Brokerage will not be liable for any Losses that arise out of or relate to an attempt to amend or cancel a transfer request, and Customer agrees to indemnify and hold Atomic Brokerage harmless from any Losses arising out of or relating to an attempt to amend or cancel a transfer request, including a decline in the market value of Assets. Customer should be aware that Assets held in the form of fractional shares within the Account may not be transferrable in-kind, and may need to be liquidated and transferred out via an ACH withdrawal to a Linked Checking Account.

25.3. Notwithstanding the above, Customer understands that if Customer requests a trustee-to-trustee transfer from an IRA Account to an IRA account established with another broker-dealer, Atomic Brokerage reserves the right to effect such transfer exclusively via liquidation of all Assets in the Account, and the issuance of a check to the new trustee, and not via an in-kind transfer. With respect to Assets transferred in this manner, Atomic Brokerage will not be liable for any fluctuation in market prices subsequent to liquidation. The fee provisions of the Agreement notwithstanding, there will be no charge for any transfer of Assets to another broker-dealer described in this section. Customer may also request an in-kind transfer of Assets from the Account into another account established with Atomic Brokerage, at no charge.

26. Suitability and Recommendations. Customer, understanding that Atomic Brokerage does not solicit securities transactions and makes no recommendations to Customer for the purchase or sale of securities, assumes full responsibility for each and every transaction in or for the Account and for Customer's own investment strategies and decisions. Customer understands and agrees that Atomic Brokerage will have no liability whatsoever for the results of Customer's investment strategies, transactions, and decisions.

27. No Advice. Unless otherwise specified in writing, Atomic Brokerage does not and will not provide Customer with any legal, tax, estate planning, or accounting advice or advice regarding the nature, value, suitability, profitability or appropriateness for Customer of any security, investment, financial product, investment strategy, or other matter. Unless otherwise specified, any information provided through Atomic Brokerage's Services will not be used or considered by Customer as a recommendation to buy, sell, or hold a particular security or pursue any particular investment or investment strategy. This information is not an offer, or a solicitation of an offer, to buy or sell securities on behalf of Atomic Brokerage.

28. Transaction Confirmations and Account Statements. It is Customer's responsibility to review all Account statements and confirmations, if any, promptly on receipt. Customer will notify Atomic Brokerage of any objection (including any claim of improper transfers, omissions, other errors, or fraudulent occurrences) to the information contained in any confirmation or Account statement within five (5) days after Customer's receipt thereof. Atomic Brokerage is entitled to treat the information contained in confirmations and Account statements as accurate and conclusive unless Customer objects within five (5) days of receipt. In all cases, Atomic Brokerage reserves the right to

determine the validity of Customer's objection to the information contained in confirmations or Account statements.

Where an adviser has discretionary authority, by checking the box to such effect on the Application, Customer agrees that, in lieu of receiving transaction-by-transaction confirmations for each transaction effected on behalf of Customer in the Account, Customer will receive periodic reports of transactions (not less frequently than quarterly). Such reports may be part of or included in Customer's Account statement.

29. Notices and Other Communications.

- 29.1. Customer consents to electronic delivery of all notices, documents and communications relating to the Account, including privacy notices, relationship summaries (Form CRS), account statements, tax documents, transaction confirmations, legal and regulatory notices and disclosures, prospectuses (for self-directed accounts), proxy materials, annual reports, notices of meetings and any other material furnished to Atomic Brokerage by issuers whose securities Customer owns ("**Communications**"), as further set forth in Section 45.16. Delivery of any Communication electronically will be deemed to constitute good and effective delivery to Customer when sent by Atomic Brokerage, or when otherwise made available, whether or not actually or timely received or accessed.
- 29.2. **Oral Authorization.** The Customer agrees that Atomic Brokerage shall be entitled to act upon any oral instructions given by the Customer so long as Atomic Brokerage reasonably believes such instruction was actually given by the Customer or the Customer's authorized agent.
- 29.3. **Monitoring of Communications.** Customer understands and agrees that Atomic Brokerage may in its discretion, but is not obligated to, monitor or record any of Customer's communications with Atomic Brokerage for quality control and regulatory compliance purposes and for its own protection. Atomic Brokerage may also monitor and make a record of Customer's use of Services and any other communications between Atomic Brokerage and Customer and may use the resulting information for internal purposes or as may be required by applicable law. Unless otherwise agreed in writing, Atomic Brokerage does not consent to the recording of telephone conversations by any third party or Customer. Customer acknowledges and understands that not all telephone lines or calls are recorded by Atomic Brokerage, and Atomic Brokerage does not guarantee that recordings of any particular telephone calls will be retained or capable of being retrieved.
- 29.4. **Information Made Available through Services.** Customer understands that the information made available or produced by Atomic Brokerage is only for Customer's personal use. Customer will not publish, transmit, or otherwise reproduce this information, in whole or in part, in any format to any third party without the express written consent of Atomic Brokerage. Customer will not alter, obscure, or remove any copyright, trademark, or any other notices that are provided in connection with the information. Customer represents and warrants that: (i) Customer will not use the Portal in contravention of this Agreement; (ii) Customer will use the Portal only for the benefit of the Account and not on behalf of any other person; and (iii)

with the exception of a web browser and other applications specifically approved by Atomic Brokerage in writing, Customer agrees not to use (or allow another person to use) any software, program, application, or other device, directly or indirectly, to access or obtain information through the Portal or to automate the process of accessing or obtaining such information.

30. Nondisclosure of Material, Nonpublic Information. In connection with the Services that it provides, Atomic Brokerage may, from time to time, come into possession of confidential and material, nonpublic information. Atomic Brokerage is prohibited from improperly disclosing or using such information for its own benefit or for the benefit of any other person, regardless of whether such other person is a customer of Atomic Brokerage. Atomic Brokerage maintains and enforces written policies and procedures that prohibit the communication of such information to persons who do not have a legitimate need to know the information and to assure that it is meeting its obligations to customers and remains in compliance with applicable law. Customer understands and agrees that these policies and procedures are necessary and appropriate and recognize that, in certain circumstances, Atomic Brokerage will have knowledge of certain confidential or material, nonpublic information which, if disclosed, might affect Customer's decision to buy, sell, or hold a security, but that Atomic Brokerage will be prohibited from communicating such information to Customer or using it for Customer's benefit.

31. Trading and Transaction Provisions.

31.1. Fractional-Share Trading; No Held Orders

Customer acknowledges and agrees that Atomic Brokerage offers trading exclusively in fractional shares of certain securities. As a result, certain order types, time-in-force instructions, and trading strategies — including but not limited to held orders, stop-limit orders, or good-till-canceled ("GTC") orders — are not available through Atomic Brokerage. Atomic Brokerage does not accept held orders of any kind, and all orders are handled on an immediate-release basis once received. Customer understands that fractional share trading may limit the availability of certain trading instructions, corporate-action participation, transferability of fractional interests, and the ability to exercise voting rights to the same extent as holders of whole shares. Atomic Brokerage's [Fractional Share Trading Disclosure](#) explains the unique features, limitations, and risks associated with fractional share trading.

31.2. Responsibility for Orders. All orders for the purchase and sale of Assets given for the Account will be self-directed or authorized by Customer pursuant to Customer's grant of discretionary authority and power-of-attorney to or by its Adviser and executed in reliance on a promise that an actual purchase or sale is intended. An Adviser, authorized by Customer, as a Fiduciary and agent, is bound by the provisions of this Agreement to the same extent as the Customer. In either instance, Atomic Brokerage will only accept orders for which there are sufficient funds or Assets credited or due to the Account on trade date. Customer understands Atomic Brokerage may at any time, in its sole discretion and without prior notice to Customer, prohibit or restrict Customer's ability to trade securities.

Customer further understands and agrees that because Atomic Brokerage supports trading only in fractional shares and does not accept held orders, Atomic Brokerage may make available only a limited set of order types. Orders requiring specific time-in-force instructions, delayed execution, or conditional triggers may not be supported and will be rejected if submitted. All accepted orders will be submitted for execution upon receipt as permitted within the fractional-share trading framework.

31.3. **Mutual Fund Share Classes.** Mutual funds are offered in multiple share classes, which may differ in transaction fees, sales loads, and ongoing servicing and distribution fees. Your account is self-directed, and Atomic Brokerage does not recommend any particular mutual fund or mutual fund share class. Atomic Brokerage receives compensation from certain fees associated with the mutual funds and share classes made available on the Atomic Brokerage platform. As a result, Atomic Brokerage has a conflict of interest in determining which mutual funds or share classes are available for purchase. Lower-cost share classes of the same mutual fund may be available to you outside of the Atomic Brokerage platform. We address this conflict by disclosing it to you and by providing access to other investment options within a self-directed framework.

31.4. **Termination of Adviser Relationship.** In the event Customer terminates its relationship with an Adviser that has discretion over the Account or Atomic Brokerage no longer has a relationship with an Adviser, and Customer fails to appoint another Adviser to act on Customer's behalf pursuant to this Agreement, Atomic Brokerage may limit trading in the Account to sale transactions or transfers unless and until a new Adviser is appointed by Customer and accepted by Atomic Brokerage or Customer indicates the intention for the Account to become self-directed.

31.5. **No Market Timing.** Atomic Brokerage accepts and processes all orders solely on a "not held" basis, whether the Account is advised or self-directed. A "not held" order provides Atomic Brokerage with discretion as to the timing of routing and execution and does not permit Customer to require execution at a specific time, price, or in a particular manner.

31.5.1. Accounts with an Investment Adviser

For Accounts managed by an Adviser with discretionary authority, Customer cannot enter individual buy or sell orders to be executed at particular times. Instead, orders are submitted consistent with the discretionary authority granted by Customer to the Adviser or, where applicable, to Atomic Brokerage. This discretionary authority includes, among other things, the ability to determine which securities to buy or sell and when to place orders for execution. Customer understands that the Adviser, not Customer, controls the timing of order submission and execution under this Agreement.

31.5.2. Self-Directed Accounts

For self-directed Accounts, while Customer may initiate individual orders, all such orders are accepted only on a "not held" basis. As a result, Customer cannot require Atomic Brokerage to execute an order at a specific time during the trading day. The timing of

order routing and execution is subject to Atomic Brokerage’s discretion, market conditions, and the limitations of fractional-share trading. Customer should not expect to “time the market” or direct Atomic Brokerage to execute an order at a particular moment.

31.5.3. General Limitation on Market Timing

Because all orders—whether placed by an Adviser or by Customer—are handled on a “not held” basis, Atomic Brokerage does not support market-timing strategies that depend on execution at specific times of day or under specific, time-sensitive conditions. Customers who require precise control over execution timing should not use the Atomic Brokerage service.

31.6. Applicable Rules and Regulations. In no event will Atomic Brokerage be obligated to effect any transaction that it determines, in its sole discretion, would violate any federal or state law, rule, or regulation or the rules or regulations of any regulatory body or self-regulatory organization.

31.7. SIPC and FDIC. Atomic Brokerage and its Carrying Firm are each members of SIPC. Except as otherwise stated herein, SIPC currently protects the Assets in each of Customer’s Accounts up to \$500,000, including \$250,000 for claims for cash. (Please note that money market fund balances are not considered cash for this purpose but are considered to be securities.) Visit www.sipc.org or call (202) 371-8300 for more information, including a brochure on SIPC protection. SIPC coverage does not cover fluctuations in the market value of Customer’s investments. Securities available through Atomic Brokerage: (i) are not insured by the FDIC; (ii) carry no bank or government guarantees, and are not a deposit or other obligation of, or guaranteed by, a bank; and (iii) have associated risks. Customer understands that investments in securities are subject to investment risks, including possible loss of the principal amount invested. Cash deposited in an Account for the purpose of purchasing securities is protected by SIPC subject to the limits of SIPC protection. Customer further understands that cash deposited in an Account solely for the purpose of accessing the Atomic Cash Sweep Program is not protected by SIPC or FDIC insurance. Once such cash is deposited on Customer’s behalf with a Program Bank in the Atomic Cash Sweep Program, the cash is eligible for FDIC insurance in accordance with the terms of FDIC coverage as applicable to the Atomic Cash Sweep Program (i.e., \$250,000 per Program Bank, inclusive of any other deposits, and up to \$2.5 million in the aggregate).

The following chart illustrates how your Assets are protected when held in various capacities through Atomic Brokerage.

	Securities		Cash	
Custody Arrangement	Fully Disclosed Carrying Arrangement (Held Through Atomic Brokerage’s Carrying	Omnibus Carrying Arrangement (Held Through Atomic Brokerage’s Carrying Firms, currently RBC and RQD* , and/or directly through	Fully Disclosed Carrying Arrangement (Held Through Atomic Brokerage’s Carrying	Omnibus Carrying Arrangement (Deposited through Atomic Brokerage omnibus accounts at Program Banks)

	Firm, currently Pershing LLC)	Mutual Fund Providers)	Firm, currently Pershing LLC)	
Asset Protections	SIPC Coverage: \$500,000, including claims for cash up to \$250,000 deposited for purpose of purchasing securities	SIPC Coverage: \$500,000, including claims for cash up to \$250,000 deposited for purpose of purchasing securities	FDIC Coverage: Up to \$2.5 million at program banks SIPC Coverage: \$250,000 for claims for cash deposited for the purpose of purchasing securities	FDIC Coverage: Up to \$2.5 million at program banks SIPC Coverage: Up to \$250,000 for claims for cash deposited in the brokerage account for the purpose of purchasing securities

31.8. Order Placement Exclusively Through Atomic Brokerage. Orders will be placed on behalf of the Account exclusively by Atomic Brokerage. Customer understands and agrees that Atomic Brokerage will place the orders on Customer’s behalf. While Atomic Brokerage shall take action upon receipt of orders to execute such orders as soon as is practical, Customer understands and agrees that transactions are subject to processing and communication practices, and order aggregation policies and procedures, that may cause order transmission and execution delays. Customer understands and agrees that Atomic Brokerage shall not be held responsible for any Losses or other consequences which result from Atomic Brokerage’s timing of or other determinations for placing orders. Customer understands that Atomic Brokerage may restrict the number, type, or form of transactions for the Account, including, among other reasons, to comply with laws and rules governing Day Trading activities. Because fractional-share trading is supported exclusively on the Atomic Brokerage platform, Atomic Brokerage may restrict the number, type, or form of orders to those compatible with fractional-share trading and the platform’s execution and routing capabilities.

31.9. Market Volatility.

31.9.1. The Customer understands that, when Customer places an order, the Customer will receive the price at which the Customer order is executed in the marketplace, subject to any clarification stated below. Particularly during periods of high volume, illiquidity, fast movement or volatility in the marketplace, the execution price received may differ from the quote provided on entry of an order, and the Customer may receive partial executions of an order at different prices. The Customer understands that Atomic Brokerage is not liable for any price fluctuations. The Customer also understands that price quotes generally are for only a small number of shares as specified by the marketplace, and larger orders are relatively more likely to receive executions at prices that vary from the quotes or in multiple lots at different prices.

31.9.2. The Customer understands that securities may open for trading at prices substantially higher or lower than the previous closing price or the anticipated price. If the Customer places a market order (whether during normal market hours or when the market is closed), the Customer agrees to pay or receive the prevailing market price at the time the Customer’s market order is executed. The Customer understands that the price the

Customer pays may be significantly higher or lower than anticipated at the time the Customer placed the order.

- 31.10. **Order Aggregation.** Customer understands and agrees that Atomic may receive aggregated orders for the sale or purchase of securities for the Account with orders for the same security for other Customers or for Atomic Brokerage's own account, and when Atomic Brokerage executes aggregated orders, Customer will receive the average price per unit of the aggregated trade.
- 31.11. **Dollar-Based Transactions and Fractional Shares.** Customer understands that, subject to applicable requirements, Atomic Brokerage may report holdings and transactions in Customer's Account in terms of either U.S. Dollars or shares, or another currency, as applicable. As a consequence of currency-based transactions, Customer will hold fractional share interests in securities. Customer understands that fractional share amounts are typically unrecognized and illiquid outside the Atomic Brokerage platform and understands and agrees that fractional shares might not be marketable outside the Atomic Brokerage platform or transferrable to another brokerage account. Atomic Brokerage supports only fractional share trading, and therefore all Customer purchase and sale activity will be denominated in dollar amounts or fractional-share quantities consistent with Atomic Brokerage's fractional-share trading program.
- 31.12. **Order Handling.** Customer understands that, subject to the terms of an order, the method of execution of each order is in the sole discretion of Atomic Brokerage. Orders that are accepted by Atomic Brokerage will be transmitted by Atomic Brokerage or its agent to the appropriate exchange or other market for placement and execution, or in some instances may be effected on a principal basis by Atomic Brokerage. Certain orders, at the discretion of Atomic Brokerage or its agent, may be subject to manual review and entry, which may cause delays in the execution of orders on behalf of Customer and may cause orders on behalf of Customer to be executed at prices that are significantly different from price conditions that existed when the order was entered on behalf of Customer. Atomic Brokerage reserves the right in its sole discretion to decline to accept any order without advance notice.

Customer acknowledges that Atomic Brokerage does not accept held orders and does not retain or delay orders for later execution. All accepted orders are routed for execution as soon as practicable upon receipt. Customer further understands that fractional-share orders may be routed, executed, or matched using methods that differ from those used for whole-share trading, and that certain order types or instructions cannot be honored due to the limitations inherent in fractional-share trading.

- 31.13. **Purchases.** All orders for the purchase of securities given for the Account will be authorized by the Customer and executed in reliance on the Customer's promise that an actual purchase is intended. Customer promises to pay for all securities purchased in the Account by addition of the appropriate cash amount on or before Settlement Date. Atomic Brokerage requires that Customer's Account contain available funds or that Customer has ordered the liquidation

of Assets held in the Account in an amount equal to or greater than the purchase price of the securities prior to the trade date. If the foregoing conditions are not met, Atomic Brokerage may in its sole discretion liquidate and close out any and all Assets in Customer's Account to satisfy Customer's payment obligation, without prior notice and without regard for any previous demand or agreement concerning the time for payment. In the event Customer's Account is liquidated, Customer will be liable for any Losses incurred by Atomic Brokerage.

32. *Consent to Redeem Shares*

Whenever it is necessary for Atomic Brokerage's protection or to satisfy a margin call (if applicable), deficiency, debit, or other obligation owed to Atomic Brokerage, Atomic Brokerage may (but is not required to) sell, assign, and deliver all or any part of the securities in the Account, or close any or all transactions in the Account. Atomic Brokerage may, but is not obligated to, attempt to contact Customer before taking any such action. Atomic Brokerage reserves the right to take any such action without prior notice or demand for additional collateral, and free of any right of redemption, and that any prior demand, call or notice will not be considered a waiver of our right to sell or buy without demand, call or notice. Customer further understands that Atomic Brokerage may choose which securities to buy or sell, which transactions to close, and the sequence and timing of liquidation, and may take such actions on whatever exchange or market and in whatever manner (including public auction or private sale) that Atomic Brokerage chooses in the exercise of its business judgment. Customer agrees not to hold Atomic Brokerage liable for the choice of which securities to buy or sell or of which transactions to close, for the timing or manner of the liquidation, or for taking such action. Atomic Brokerage is entitled to exercise the rights described in this section in its sole discretion, including, but not limited to, whenever any of the following occurs: (i) the equity level in the Account falls below required minimums; (ii) sufficient funds or securities are not deposited to pay for transactions in the Account; (iii) Customer reverses any ACH debit transfer to Account; (iv) a petition of bankruptcy or for the appointment of a receiver is filed by or against Customer; (v) an attachment is levied against the Account; (vi) Customer dies or become incapacitated or incompetent; or (vii) the Account is closed.

- 33. *Sales.*** Unless Customer identifies an order to sell as short, Customer represents that it owns the security and will deliver it before settlement. Short sales are only authorized in margin accounts and only where Atomic Brokerage can make arrangements to borrow the security. Except with respect to short sales, Atomic Brokerage requires that a security be owned by Customer and held in or due to the Account prior to the acceptance of a sell order with respect to such. Any order accepted without negotiable certificates or positions in the Account will be subject, at Atomic Brokerage's sole discretion, to cancellation.

For accounts held with Pershing LLC, if you request to sell all shares of a position, it is treated as a request to close your entire position. This means that any shares you've received through dividend reinvestments will also be included in the sale. As a result, the total shares sold may be slightly higher than the number you entered.

- 34. *Standing Order for Specific Share Identification.*** By entering into this Agreement, Customer understands and agrees that for purposes of any sale of a particular security being executed in the

Account, Customer authorizes Atomic Brokerage to issue a standing order, specifically identifying lots of securities to be sold, in the following order of preference: (i) lots reflecting short-term losses, beginning with lots that generate the greatest short-term loss down to the least short-term loss, (ii) lots reflecting long-term losses, from greatest long-term loss to least long-term loss, (iii) lots reflecting no gains or losses, (iv) lots reflecting long-term gains from least long-term gain to greatest long-term gain, and (v) lots reflecting short-term gains from least short-term gain to greatest short-term gain. Atomic Brokerage, in its sole judgment, shall apply these preferences to the Customer's Assets, made solely in reliance on the information available to Atomic Brokerage at the time of the trade. Customer agrees that Atomic Brokerage bears no responsibility for the tax treatment of any transaction. The shares so specifically identified pursuant to the Customer's standing order will be identified on the trade confirmation corresponding to the sale. Notwithstanding the foregoing, Atomic Brokerage reserves the right, in its sole discretion, to utilize the FIFO (first-in, first-out) method of basis reporting for any sale of securities executed in the Account.

- 35. No Cancellation.** Customer understands and agrees that market orders are subject to immediate execution and cannot be cancelled or modified after they are placed with Atomic Brokerage.
- 36. Payment for Order Flow.** The SEC requires that Atomic Brokerage disclose any arrangement for receiving payment for directing order flow. Where permitted under applicable laws and rules, Atomic Brokerage reserves the right to receive remuneration (generally in the form of per-share cash payments or through profit sharing arrangements) for directing orders in securities to particular broker-dealers and market centers for execution. Customer understands that Atomic Brokerage transmits Customer orders for execution to various exchanges or market centers based on a number of factors. These include: size of order, trading characteristics of the security, favorable execution prices (including the opportunity for price improvement), access to reliable market data, availability of efficient automated transaction processing and reduced execution costs through price concessions from the market centers. Customer understands that this remuneration, known as "payment for order flow," is considered compensation to Atomic Brokerage and the source and amount of any compensation received by Atomic Brokerage in connection with Customer's transaction will be disclosed on written request.
- 37. Atomic Brokerage Acting as Agent, Dual Agent or Principal.** Customer understands that in executing transactions for the Account, Atomic Brokerage may act as agent for Customer, or an agent for both Customer and other Atomic Brokerage Customers including Atomic Brokerage, or it may act in a principal capacity. Atomic Brokerage may charge Customer a mark down, mark up, or other compensation. Nothing contained in this Agreement nor any information made available through the Services is to be construed as an offer to buy or sell, or the solicitation of an offer to buy or sell, any security, financial product or instrument or to participate in any particular trading strategy in any jurisdiction in which such offer, solicitation or trading strategy would be unlawful. Atomic Brokerage's Services are offered exclusively in compliance with applicable U.S. laws and regulations.

For customers located outside the United States, Atomic Brokerage will not engage in any marketing, promotion, or solicitation of its Services. Any access to or use of the Services by a non-U.S. customer is deemed to occur solely at the initiative of the customer ("reverse solicitation"). Atomic Brokerage does not represent that the Services are appropriate for or available to persons in any non-U.S.

jurisdiction, and it assumes no responsibility for determining whether a customer's access to the Services complies with the laws of the customer's jurisdiction. Customers residing outside the United States are solely responsible for ensuring that their access to and use of the Services is lawful under the regulations applicable to them.

- 38. *Disclosures to Issuers.*** Atomic Brokerage is required, upon request, to disclose to an issuer the name, address, and position of each Customer who is a beneficial owner of that issuer's securities unless Customer objects in writing. Atomic Brokerage maintains this practice as part of its compliance with Rule 14b-1 under the Securities Exchange Act of 1934. Unless Customer notifies Atomic Brokerage of such objection in writing, it will make such disclosures to issuers.
- 39. *Reorganizations and Corporate Actions.*** Customer is responsible for knowing about voluntary and mandatory reorganizations related to securities held in the Account, including mergers, name changes, stock splits and reverse stock splits. Atomic Brokerage is not obligated to notify Customer of any such reorganizations before they occur. Customer understands that Atomic Brokerage will not allocate securities or funds resulting from reorganizations until such securities or funds are received by Atomic Brokerage from the paying agent or depository. On voluntary reorganization instructions (tender or exchange offers), Customer agrees to provide instructions to Atomic Brokerage no later than two (2) Business Days prior to the expiration of the offer to allow sufficient time to act on Customer's instructions. Any instructions received after that time will be processed on a "reasonable efforts" basis only. Additionally, Customer is solely responsible for also knowing about periodic payment activities including cash, stock, and optional dividends. Atomic Brokerage is not obligated to notify Customer of any such activities.
- 40. *Dividends, Interest, and Subscription Rights.*** Atomic Brokerage will receive periodic payments, such as dividends and interest, on Customer's behalf. Pursuant to orders placed by Atomic Brokerage as part of the Services, dividends will be reinvested automatically in the investment products available, which will increase the Account's share position in those securities. Customer understands the automatic dividend reinvestment policies described herein, and consents to such automatic dividend reinvestment policies. Customer understands and agrees that dividends are not reinvested immediately after they are paid, and that Atomic Brokerage will not be liable for any missed market gains between the time a dividend is paid and the time it is reinvested.
- 41. *Right of Set-Off and Security Interest and Lien.*** Customer agrees that all assets in the Account held, carried or maintained by Atomic Brokerage, and all rights, whether due or not, that Customer may have against Atomic Brokerage will be subject to a first, perfected and prior lien, security interest and right of set-off and held as security by Atomic Brokerage or its agents for the discharge of any indebtedness or any other obligation Customer may have to Atomic Brokerage, however such obligation may have arisen. Customer acknowledges that in connection with enforcing Atomic Brokerage's lien, continuing and perfected security interest, and right of set-off, Atomic Brokerage may use, transfer or sell any property in the Account for the discharge of any fees, monies or other obligations owed to Atomic Brokerage or any affiliates, whether now existing or arising upon and against all securities, deposits, credits, and other property in the possession, custody, safekeeping or control of Atomic Brokerage, or any entity acting at the direction of Atomic Brokerage or in transit to any of them.

- 42. Abandoned Accounts.** Atomic Brokerage shall have the right to report, escheat, and deliver assets in the Account to the state of Customer's address of record if Atomic Brokerage determines that Customer's Account has been abandoned in accordance with applicable state law. Atomic Brokerage will not be liable for any fluctuations in market prices if cash balances in Customer's account are reinvested in securities in order to facilitate escheatment.
- 43. Access Interruptions.** Customer consents to the use of automated systems, including an Adviser's website or the Portal in conjunction with the Account. Customer understands that Atomic Brokerage does not guarantee that access to an Adviser's website and/or the Portal will be available at all times. Atomic Brokerage reserves the right to suspend access to the Service without prior notice for scheduled or unscheduled system repairs or upgrades. Further, access may be limited or unavailable due to, among other things: market volatility, peak demand, systems upgrades, maintenance, any kind of interruption of the services provided by Atomic Brokerage or its ability to communicate, hardware or software malfunction or failure, internet service failure or unavailability, the actions of any governmental, judicial, or regulatory body, or self-regulatory organization, exchange, and force majeure. Customer agrees that Atomic Brokerage will not be liable to Customer for any Losses incurred by Customer (including, but not limited to, lost profits, trading losses, and similar damages) resulting from such access limitations or unavailability.
- 44. Customer Responsibility.** Customer understands that Customer is responsible for all acts and omissions relating to the use of the Service, including all information Customer provides to Atomic Brokerage through the Portal while logged in under Customer's Username and Password. Customer understands and agrees that it is Customer's responsibility to maintain the confidentiality of Customer's Password, to store Customer's password in a secure manner, not to share Customer's Password with any other individual, and to change the Password regularly. Customer agrees to log into Customer's account regularly, to monitor for unauthorized access, and to notify Atomic Brokerage immediately in writing if Customer becomes aware of: (i) any loss, theft, or unauthorized use login credentials or Account numbers; (ii) any failure by the Customer to receive any communication from Atomic Brokerage indicating that an order was received, executed or canceled, as applicable; (iii) any failure by the Customer to receive an accurate written confirmation of an order, execution, or cancellation; (iv) any receipt by the Customer of confirmation of an order, execution or cancellation, which the Customer or Adviser did not place; (v) any inaccurate information in or relating to the Customer orders, trades, margin status, Account balances, deposits, withdrawals, securities positions or transaction history; or (vi) any other unauthorized use or access of the Account. Neither Atomic Brokerage, nor any of its affiliate(s) will be liable to Customer or to any other person for any claim with respect to orders Atomic Brokerage places on behalf of Customer based on any information provided without Customer's authorization.
- 45. Trusted Contact Person.** Customer understands that, pursuant to FINRA regulations, Atomic Brokerage is authorized to contact the Trusted Contact Person (as defined by FINRA Rule 4512) designated for the Account and to disclose information about the Account to address possible financial exploitation, to confirm the specifics of the Customer's current contact information, health status, or the identity of any legal guardian, executor, trustee or holder of a power of attorney, or as otherwise permitted by FINRA Rule 2165.
- 46. Security.** When Customer accesses Atomic Brokerage Services, the security systems are designed to protect Customer's communications through server authentication and data encryption. Access requires password protection to log onto the Portal. Atomic Brokerage cannot guarantee that such

security systems will be completely secure. Customer acknowledges that the Internet is not a secure network and that communications transmitted over the Internet may be accessed by unauthorized or unintended third parties. E-mail notifications sent by Atomic Brokerage will not contain sensitive or confidential Customer information, including Account numbers. E-mails on rare occasions may fail to transmit properly. Regardless of whether Customer receives an email notification, Customer agrees to check the Portal regularly for up-to-date information to avoid missing time-sensitive information. Customer agrees that, for Customer's records, Customer can download and save or print the Account communications Customer receives via electronic delivery.

47. Investment Tools. Customer understands that any investment tools provided may result in investment losses and are not a guarantee of performance and neither nor Atomic Brokerage guarantees or makes any warranty of any kind, express or implied, regarding the projections or recommendations generated by the investment tools. Customer agrees that Atomic Brokerage is not liable for any Losses (including lost opportunity or profits) arising out of or relating to discrepancies between projections and suggestions and actual performance.

48. General and Miscellaneous Provisions and Disclosures.

48.1. Important Information Needed to Open a New Account. To help the government better detect the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. Therefore, the Customer understands that when the Customer opens an account at Atomic Brokerage, Atomic Brokerage will ask for the Customer's name, address, date of birth, taxpayer identification number, and other identifying information. Atomic Brokerage may also ask for copies of the Customer's driver's license, passport, certificate of formation, or other identifying or governing documents. In the event that the Customer is an entity, Atomic Brokerage will request information and documentation regarding the entity's control persons and beneficial owners, along with information and documentation regarding the entity. The Customer understands that Atomic Brokerage may take steps to verify the accuracy of the information and documents the Customer provided to Atomic Brokerage in the Account application or otherwise, and that Atomic Brokerage may restrict the Customer's access to the Account pending such verification. The Customer will provide prompt notification to Atomic Brokerage of any changes in the information including the Customer's name, address, e-mail address, telephone number and, if applicable, control persons or beneficial owners. The Customer further understands that if the Customer attempts to access the Account from a jurisdiction subject to certain U.S. sanctions or the Customer is ordinarily resident in such a jurisdiction, or if Atomic Brokerage reasonably believes that the Customer is attempting such access or has become a resident in such a jurisdiction, Atomic Brokerage may restrict the Account, and any pending orders may be canceled. If this happens, the Customer understands that the Customer should contact support-brokerage@atomicvest.com and that the Customer may be asked to provide supplemental information as part of this process. The Customer further understands that the Customer must close the Account before establishing residency in any jurisdiction subject to U.S. sanctions.

48.2. U.S. Economic Sanctions. Customer represents that Customer has not been designated by the U.S. Department of Treasury's Office of Foreign Assets Control ("**OFAC**") as a Specially

Designated National or blocked person, Customer has no reason to believe that Customer would be considered a blocked person by OFAC, and Customer resides in the United States. If Customer is a trust, Customer represents that none of the beneficiaries of the trust have been designated by OFAC as a Specially Designated National or blocked person, Customer has no reason to believe that any of the beneficiaries of the trust would be considered a blocked person by OFAC, and Customer resides in the United States. Customer also represents, warrants, and covenants that Customer is not employed by, acting as agent of, or partially owned or controlled by a government, a government-controlled entity or a government corporation. Customer understands that if the application is deemed to fall under any OFAC prohibition, the Account may be declined or restricted from certain activity.

- 48.3. **Interaction with Other Financial Institutions.** Customer acknowledges and agrees to the extent that Customer maintains accounts or other financial services or investment advisory relationships with affiliated or unaffiliated entities of Atomic Brokerage, that such relationships will be considered separate and apart from this Brokerage Account with Atomic Brokerage.
- 48.4. **Modification of Agreement or Service.** Customer understands that Atomic Brokerage may change any of the terms and conditions of this Agreement, eliminate any term or condition, and/or add new terms and conditions any time. Any such amendment shall be effective as of the time Atomic Brokerage has notified Customer in writing of any change or such later date as Atomic Brokerage may establish. Atomic Brokerage reserves the right to notify Customer of modifications to the Agreement by e-mailing a written notice or new Agreement to Customer. Customer also agrees that Atomic Brokerage may change the Service at any time and that it is not obligated to provide Customer with notice of such a change.
- 48.5. **Consent to Modification of Agreement or Service by Continued Use.** Unless Atomic Brokerage provides otherwise, if Customer does not close the Account or Customer uses the Service after a change to the Service or notice of a change to the Agreement, it shall mean that Customer accepts the change, whether Customer actually knows of it, except those changes required by law will be effective immediately.
- 48.6. **Consent to Additional Terms.** In addition to the terms in this Agreement, when using particular products, services or features, Customer is also subject to any additional posted guidelines, disclosures, or requirements applicable to such product, service or feature, which may be posted and modified from time to time. All such additional terms are hereby incorporated by reference into this Agreement.
- 48.7. **Severability, Waiver, and Effectiveness.** If any provision of this Agreement is held to be invalid, void, or unenforceable by reason of any law, rule, administrative order, or judicial decision, that determination will not affect the validity of the remaining provisions of this Agreement. Except as specifically permitted in this Agreement, no provision of the Agreement can be, nor will it be deemed to be, waived, altered, modified, or amended unless agreed to in writing signed by an authorized officer of Atomic Brokerage.
- 48.8. **Non-Waiver.** Atomic Brokerage's failure to insist on strict compliance with this Agreement or any other course of conduct on Atomic Brokerage's part will not be deemed a waiver of or Atomic Brokerage's rights under this Agreement.

- 48.9. **Successors.** This Agreement will pass to the benefit of Atomic Brokerage and its successors, assigns and agents. In addition, Customer hereby agrees that this Agreement and all the terms hereof, will be binding on Customer's heirs, executors, administrators, personal representatives, and any assigns permitted by Atomic Brokerage.
- 48.10. **Power of Attorney.** Customer agrees and hereby irrevocably appoints Atomic Brokerage with full power as Customer's true and lawful attorney-in-fact, to the full extent permitted by law, for the purpose of carrying out the provisions of this Agreement and taking any action and executing any instrument that Atomic Brokerage deems necessary or advisable to accomplish the purposes of this Agreement.
- 48.11. **Power and Authority.** If Customer is a natural person, Customer represents, warrants, and covenants that Customer has attained the age of majority and has the legal capacity to enter into this Agreement and perform obligations under it. If Customer is a legal entity, including a corporation, partnership, estate, or trust, Customer represents that Customer has all necessary power and authority to execute and perform this Agreement and that the execution and performance of this Agreement will not cause Customer to violate any provisions in Customer's charter, by-laws, partnership agreement, trust agreement, or other constituent agreement or instrument. If Customer is an estate, the person(s) establishing the Account certify that they are duly appointed and qualified to act as the executor, administrator, personal representative, or other fiduciary (collectively, "Estate Fiduciary") of the estate of the decedent named in the Account application, and that they are authorized under applicable law and court order to open and manage the Account on behalf of the estate. The Estate Fiduciary may be subject to limitations under applicable law or court order regarding the sale, transfer, or distribution of estate assets. The Firm reserves the right to require additional documentation, including court approval, for certain transactions. Customer further represents that this Agreement, as amended from time to time, is Customer's legal, valid and binding obligation, enforceable against Customer in accordance with its terms. If the account is opened in the name of a trust, this Agreement incorporates the terms of the separate "Certification of Trust" document included below.
- 48.12. **Headings.** The heading of each provision of this Agreement is for descriptive purposes only and will not be deemed to modify or qualify any of the rights or obligations set forth in each such provision.
- 48.13. **Entire Understanding; Assignment.** The parties hereby acknowledge and agree that this Agreement, and the other documents agreed to and delivered in connection with becoming and continuing to be a Customer, constitute the final understanding between the parties with respect to all matters contained herein. The parties further acknowledge and agree that, with the exception of the above referenced agreements, there are no prior or coexisting agreements different or distinct from those contained herein, and all such prior and coexisting agreements, if any, are merged herein. This Agreement, all other written agreements and terms contained on statements and confirmations contain the entire understanding between Atomic Brokerage and Customer. This Agreement supersedes any previous agreements that Customer has made with Atomic Brokerage individually with regard to the Account, and if the Account is held jointly, it supersedes any previous agreements made by the same parties to this Agreement, to the extent that the subject matter is covered by this Agreement. Atomic Brokerage may assign its rights and duties under this Agreement to any of its successors,

subsidiaries or affiliates without giving Customer notice, or to any other entity on prior written notice to Customer. Customer may not assign the rights and obligations under this Agreement without first obtaining the prior written consent of Atomic Brokerage. Any purported assignment in violation of this Agreement will be void.

- 48.14. **Choice of Law.** Customer understands that this Agreement will be deemed to have been made in the State of New York and will be construed, and the rights and liabilities of the parties determined, in accordance with the internal laws of the State of New York.
- 48.15. **Electronic Signatures.** Customer's intentional action in providing an electronic signature, constituted by clicking a button indicating an electronic signature, typing Customer's name in a signature field, or otherwise entering an electronic signature, is valid evidence of consent to be legally bound by this Agreement and by other documentation submitted in the Application process or governing Customer's relationship with Atomic Brokerage, and as valid evidence of consent to be legally bound by any other documents relating to the Account that Customer electronically signs. The use of an electronic version of Account documents fully satisfies any requirement that they be provided to Customer in writing. Customer acknowledges that Customer may access and retain a record of the documents that Customer electronically signs. Customer is solely responsible for reviewing and understanding all of the terms and conditions of these documents. Customer accepts as reasonable and proper notice, for the purpose of any and all laws, rules and regulations, notice by electronic means, including, the posting of modifications to this Agreement. The electronically stored copy of this Agreement is considered to be the true, complete, valid, authentic, and enforceable record of the Agreement, admissible in judicial or administrative proceedings to the same extent as if the documents and records were originally generated and maintained in printed form. Customer agrees to not contest the admissibility or enforceability of Atomic Brokerage's electronically stored copy of the Agreement in any proceeding arising out of the terms and conditions of the Agreement. If more than one individual has electronically signed this Agreement as a Customer, obligations under this Agreement will be joint and several and identical to the obligations of joint Customers who have signed a paper Agreement.
- 48.16. **Electronic Delivery of Documents.** By opening the Account and agreeing to the related terms and conditions herein, Customer agrees and gives informed consent to receive all Communications via electronic delivery. **Customer acknowledges that electronic dealings and Communications are integral to, and are a condition to, Customer's relationship with Atomic Brokerage. If Customer does not wish to consent to electronic dealings and Communications, Customer should not open or maintain an Account with Atomic Brokerage.** Communications will generally be delivered through the Portal, but Atomic Brokerage may also deliver Communications to Customer through any other form or manner of electronic communications permitted under applicable law, including through e-mail and text messages. Communications posted on the Portal, including tax documents, will generally be available for [at least seven years]. Customer is responsible for maintaining a valid email address and Customer agrees to provide Atomic Brokerage with a current email address and promptly notify Atomic Brokerage of any changes to their email address, which Customer may do through the Portal. Notwithstanding the above, Atomic Brokerage may occasionally require certain communications from the Customer to be sent in non-electronic form.

- 48.16.1. Customer may revoke consent to electronic delivery of Communications at any time, subject to the terms of the Agreement, by notifying Atomic Brokerage in writing of the intention to do so. Customer also has the right to request paper delivery of any Communication that the law requires Atomic Brokerage to provide Customer in paper form. Customer understands that, fee disclosures notwithstanding, **if Customer revokes consent to electronic delivery of Communications or requests paper delivery, Atomic Brokerage, at its discretion, may charge Customer a reasonable service fee for the delivery of Communications that would otherwise be delivered to Customer electronically, restrict the Account, or close the Account and terminate access to the Services.** Any revocation of consent to electronic delivery will take effect once Atomic Brokerage has had a reasonable time to process the revocation, and Atomic Brokerage may continue to deliver Communications electronically until the revocation has been processed. Atomic Brokerage will send Customer confirmation of such revocation in writing electronically. Notwithstanding any such revocation of consent, Atomic Brokerage may continue to deliver electronically any Communications that are not required to be delivered to Customer in writing under applicable law. For the avoidance of doubt, any revocation of consent to electronic delivery must be explicit, and any request to provide a paper copy of one or more Communications will not constitute a revocation of consent to electronic delivery.
- 48.16.2. Neither Customer's revocation of consent, Customer's request for paper delivery, nor Atomic Brokerage's delivery of paper copies of Communications will affect the legal effectiveness or validity of any Communication provided electronically while Customer's consent was in effect.
- 48.16.3. Atomic will generally deliver Communications by making them available via the Portal. Atomic Brokerage will notify Customer by e-mail when Communications are posted on the Portal if it is required to do so by applicable law or rules or if it decides to do so in its own discretion. All e-mail notifications of Account communications will be sent to Customer's e-mail address of record. Customer is responsible for maintaining a valid email address and software and hardware to receive, read, and send email.
- 48.16.4. Notwithstanding Customer's consent to electronic delivery of all Communications, Atomic Brokerage may, in its discretion, deliver any Communications to Customer through the postal mail, including if Atomic Brokerage has reason to believe that Customer is not receiving Communications electronically; provided that, any delivery of Communications to Customer through the postal mail does not alter Customer's consent to electronic delivery of Communications. Atomic Brokerage will also deliver Communications to Customer through the postal mail to the extent required by applicable law.
- 48.16.5. To participate in the electronic delivery program and receive Communications, Customer must have a valid email address and internet access via a browser that is JavaScript-enabled. Electronic delivery is provided free of charge from Atomic Brokerage but Customer's online service provider may apply a charge. Communications may be provided in HyperText Markup Language (HTML), Portable

Document Format (PDF), or other compatible formats. By consenting to electronic delivery, Customer confirms that their personal computer, mobile device, or access device is equipped with software that is capable of opening files in these formats. Customer may contact Atomic Brokerage at support-brokerage@atomicvest.com or 212-419-5037 for technical assistance.

48.16.6. Customer specifically acknowledges that certain Communications to be delivered electronically will contain information regarding Customer's personal financial matters, and Customer consents to the delivery of such personal financial Information by the electronic means specified in this Agreement.

48.17. **Electronic Funds Transfer.** Customer acknowledges receipt and acceptance of the "Electronic Funds Transfer Rights and Error Resolution" document which is attached hereto.

48.18. **Complaints.** Complaints about your Account may be directed to Atomic Brokerage (i) via email at support-brokerage@atomicvest.com, (ii) via phone by calling 212-419-5037 and requesting to speak with a representative of Atomic Brokerage LLC, or (iii) by mail at 107 Greenwich Street, 21st Floor, New York, NY 10006.

49. ARBITRATION AGREEMENT AND DISCLOSURES.

Required Arbitration Disclosures. This Agreement contains a predispute arbitration clause. By signing an arbitration agreement, the parties agree as follows:

49.1.1. 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 (a) as provided by the rules of the arbitration forum in which a claim is filed; and (b) nothing in this Agreement shall limit your right to initiate or participate in a class action lawsuit in a U.S. court to the extent that such a right may not be waived under any applicable FINRA rules.

49.1.2. Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.

49.1.3. The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.

49.1.4. 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 prior to the first scheduled hearing date.

49.1.5. The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.

49.1.6. 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.

- 49.1.7. The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.**
- 49.2. Customer agrees to resolve by binding arbitration any controversy that may arise between Atomic Brokerage and Customer relating in any way to this Agreement, Customer's relationship with Atomic Brokerage, any account held with Atomic Brokerage, or any service provided by Atomic Brokerage to Customer. This arbitration agreement includes an agreement to resolve by binding arbitration any controversy involving the performance, construction, or breach of this Agreement or any other written agreement between Atomic Brokerage and Customer.**
- 49.3. Any arbitration pursuant to this provision shall be conducted by, and according to the securities arbitration rules and regulations then in effect of, FINRA or any national securities exchange that provides a forum for the arbitration of disputes, provided that Atomic Brokerage is a member of such national securities exchange at the time the arbitration is initiated. Any party may initiate arbitration by filing a written claim with FINRA or such eligible national securities exchanges. Any dispute or claim involving a dollar amount in excess of \$50,000 will be before a panel of at least three arbitrators.**
- 49.4. Federal and state statutes of limitation, repose, and/or other rules, laws, or regulations impose time limits for bringing claims in federal and state court actions and proceedings. The parties agree that all federal or state statutes of limitation, repose, and/or other rules, laws, or regulations imposing time limits that would apply in federal or state court, apply to any dispute, claim or controversy brought under this Agreement, and such time limits are hereby incorporated by reference. Therefore, to the extent that a dispute, claim, or controversy arises under this Agreement and would be barred by a statute of limitation, repose or other time limit, if brought in a federal or state court action or proceeding, the parties agree that such dispute, claim, or controversy shall be barred in an arbitration proceeding.**
- 49.5. Any award of the arbitrator or a majority of the arbitrators will be final and binding, and judgment on such award may be entered in any court having jurisdiction. This arbitration provision will be enforced and interpreted exclusively in accordance with applicable federal laws of the United States, including the Federal Arbitration Act. Any costs, attorneys' fees or taxes involved in confirming or enforcing the award will be fully assessed against and paid by the party resisting confirmation or enforcement of said award.**
- 49.6. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute 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; (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.**
- 49.7. This agreement to arbitrate does not constitute a waiver of your right to seek a judicial forum where such waiver would be void under federal or applicable state securities laws.**

49.8. Customer agrees to the provisions described above and the following additional provisions, regardless of whether Customer is or is not residing in the United States at the time of a controversy arises between Atomic Brokerage and Customer:

49.8.1. Customer agrees that any arbitration hearing will be held in New York, New York unless otherwise agreed between Atomic Brokerage and Customer in a signed writing or unless FINRA (or other self-regulatory organization administering the arbitration) designates another hearing location;

49.8.2. Customer agrees to the personal jurisdiction of the courts located in the State of New York, U.S.A, to interpret and enforce these arbitration provisions described in this Agreement; and

49.8.3. All arbitrations will be held in the English language, unless otherwise agreed to by the parties.

49.9. Customer makes this arbitration agreement on behalf of Customer and Customer's heirs, administrators, representatives, executors, successors, assigns, and together with all other persons claiming a legal or beneficial interest in the Account.

NOTE: CUSTOMER ACKNOWLEDGES RECEIPT OF A COPY OF THIS AGREEMENT, INCLUDING THE PREDISPUTE ARBITRATION CLAUSE LOCATED AT SECTION 48 OF THIS AGREEMENT.

ACCEPTED AND AGREED: The Customer, or its authorized representative, acknowledges to have read the preceding terms and conditions of this Customer Agreement, to understand them and that to hereby manifest the Customer's assent to, and agreement to comply with, those terms and conditions by accepting this Agreement.

THE CUSTOMER ALSO UNDERSTANDS THAT BY ACCEPTING THIS AGREEMENT THE CUSTOMER HAS ACKNOWLEDGED THAT THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE IN SECTION 47 HEREIN. THE CUSTOMER ALSO AGREES (1) THAT ANY MARGIN ACCOUNT SECURITIES THAT ARE NOT FULLY PAID FOR MAY BE BORROWED BY ATOMIC BROKERAGE OR LOANED TO OTHERS; (2) THE CUSTOMER HAS RECEIVED A COPY OF THIS AGREEMENT AND (3) THE CUSTOMER HAS RECEIVED AND REVIEWED THE MARGIN DISCLOSURE STATEMENT.

If more than one, all Customers to this Agreement must sign. If any signatory is a fiduciary, the capacity in which they are acting must be indicated.

This Agreement is subject to Atomic Brokerage's acceptance, which may be reflected on internal records maintained by Atomic Brokerage.

Electronic Funds Transfer Rights and Error Resolution

You, the Customer, authorize Atomic Brokerage LLC (“**Atomic Brokerage**” or “**Company**”) to electronically transfer funds via Automatic Clearing House or other form of electronic transfer (collectively “**Transfer**”) to/from your Atomic Brokerage account to/from the checking account designated by you via the Portal. Customer acknowledges and authorizes that, while Atomic Brokerage is initiating the collection and disbursement to and from your account, in a Fully Disclosed Carrying Arrangement, Pershing LLC (or another designated entity) is the Originating Financial Institution (“**Originator**”) of such Transfers. For disbursements to and from your account in an Omnibus Carrying Arrangement, Atomic Brokerage is the Originator of such Transfers. For purposes of IRAs, your authorization given here is to the Company as agent for Pershing LLC (or another designated entity) as custodian of your IRA account. In the event an entry is incorrect, Atomic Brokerage reserves the right to submit correcting entries. This authorization is simply to establish the Transfer relationship, any recurring Transfer must be established through other mechanisms within the Portal.

You attest to having provided full and accurate bank account and routing number information within Atomic Brokerage’s account application process and elsewhere within the Portal. You understand that the Transfer activation process may take as many as ten business days from the date of Atomic Brokerage’s receipt of these instructions and may require your further interaction to complete. You understand that recurring Transfers, if applicable will initiate no later than the next business day assuming availability of funds. You also understand that funds must be readily available in your checking account, or there is a possibility the Transfer will be delayed or canceled, and you may incur a non-sufficient funds or overdraft fee from the institution holding your checking account.

You agree to notify us of any willful closure of the checking account referenced herein. Furthermore, this authorization shall remain in full force and effect until instructions to terminate or alter are received in writing by Atomic Brokerage. You understand that Atomic Brokerage reserves the right to willfully terminate this relationship at its discretion at any time.

You agree to hold Atomic Brokerage and its agents free of liability for compliance with the instructions set forth in this document.

It is very important that you contact us at once if you believe your user ID or password has been compromised, or if someone has transferred or may transfer money from your account without your permission. Under applicable federal regulations, the extent of your liability for an unauthorized Transfer is largely determined by your promptness in notifying us or the institution holding your checking account if someone has gained access to your account, or if a transfer or withdrawal in your account statement is incorrect or unauthorized. Notifying us quickly limits your liability:

- a. You can inspect your transaction history at any time by logging in to your account on the Portal. If your transaction history shows Transfers that you did not initiate or authorize, notify us at once. If you notify us within two (2) business days after you learn that your password or other means to access your account may have become known by an unauthorized person, you can lose

no more than \$50 USD if an unauthorized person uses your password or other means to access your account without your permission to initiate a Transfer. If you do not notify us within two (2) business days, and we can prove that we could have stopped someone from using your password or other means to access your account without your permission if you had told us, you could be liable for as much as \$500 USD or more if you do not notify us within 60 days. If you do not notify us within 60 days after the transaction date, you may not recover any money you lose after the 60 days if we can prove that we could have stopped someone from taking the money if you had notified us in time. If a good reason (such as a long trip or hospital stay) kept you from notifying us, we may extend the time periods at our discretion.

- b. In case of unauthorized Transfers or Transfer errors or related questions about your account, you should notify Atomic Brokerage immediately. Contact us by sending an email to support-brokerage@atomicvest.com as soon as possible if you think your account record or statement is wrong or if you need more information about a Transfer shown on your account record or statement. We will tell you the results of our investigation within ten (10) business days after you submit a Transfer related issue, and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) business days to investigate the complaint or question. If we decide to do this, we will provisionally credit your account within ten (10) business days for the amount you think is in error, so that you may have the use of the money during the time it takes for us to complete our investigation. If we determine there was no error, we will email you a written explanation within three (3) business days after we finish the investigation. You may ask for copies of documents that we used in our investigation. We may revoke any provisional credit provided to you if we find that an error did not occur.
- c. For purposes of this disclosure, our business days are Monday through Friday except legal holidays.
- d. Documentation and Periodic statements. You may review your transaction history anytime by logging into your account. Each time you complete a Transfer, Atomic Brokerage will send you an e-mail confirmation with a reminder to check your account history.
- e. Preauthorized payments. Your use of Atomic Brokerage's automatic deposit feature or any other features of Atomic Brokerage that include regular Transfers will be deemed preauthorization for those related Transfers. If regular Transfer deposits or withdrawals are scheduled for your account through the automatic deposit feature or any other features of Atomic Brokerage, you may stop any of these pre-authorized transactions by logging into your account and opting out of the related features before they are scheduled to occur.
- f. We will be liable for your losses if we do not properly complete a scheduled Transfer. However, we are not liable under certain circumstances, including but not limited to: 1. If, through no fault of ours, your account does not contain enough money to make the Transfer after the provision of fees due to us are subtracted. 2. If the money in your account is subject to a collateral pledge, or other lien to us, or subject to a legal process, such as a lien, levy, seizure, attachment, or IRS backup withholding. 3. If circumstances beyond our control (such as fire, flood, electrical,

software systems, computer or telephone failure, or malfunction of a central data processing computer or facility) prevent the completion of the Transfer. 4. If the account from which the Transfer is to be made will be overdrawn by the transaction. 5. If there are other exceptions established by Atomic Brokerage or by law.

- g. Atomic Brokerage will disclose information to third parties about your account or Transfers you make: 1. When it is necessary to complete Transfers or transactions. 2. In order to verify the existence or condition of your account for a credit or risk reporting agency or other third-party entitled to such information. 3. In order to comply with State or Federal laws or government agency or court orders. 4. When you otherwise grant us permission in written form.

This resolution is incorporated in the Atomic Brokerage LLC Agreement. Your authorization and consent to these terms as well as to all State and Federal laws and regulations regarding electronic funds transfers is delivered by electronic signature of the Agreements so received within the Account application process or elsewhere within the Portal.

Consent to Electronic Delivery of Documents from Atomic Brokerage LLC

1. **Consent to Electronic Delivery.** Atomic Brokerage LLC (“**Atomic Brokerage**”) serves Customer as an electronic-based broker-dealer providing self-directed brokerage services. By opening an Account and agreeing to Atomic Brokerage’s terms and conditions, Customer agrees to receive all communications from Atomic Brokerage via electronic delivery. By agreeing to electronic delivery, Customer is giving informed consent to electronic delivery of all Account Communications (defined below). “**Account Communications**” mean all current and future Account statements, trade confirmations, notices, disclosures, regulatory communications (including prospectuses (for self-directed accounts), proxy solicitations, and privacy notices), and other information, documents, data, and records regarding the Account and all services provided by Atomic Brokerage (including amendments to the Brokerage Agreement) delivered or provided to Customer by Atomic Brokerage, or the issuers of the Securities and/or Other Property in which Customer invest and other parties.

2. **Revocation of Consent.** Customer may revoke or restrict consent to electronic delivery of Account Communications at any time, subject to the terms of the Brokerage Agreement, by notifying Atomic Brokerage in writing of the intention to do so. Customer also has the right to request paper delivery of any Account Communication that the law requires Atomic Brokerage to provide Customer in paper form. Customer understands that, the foregoing fee disclosures notwithstanding, if Customer revokes or restricts consent to electronic delivery of Account Communications or requests paper delivery, Atomic Brokerage, at its discretion, may charge Customer a reasonable service fee for the delivery of Account Communications that would otherwise be delivered to Customer electronically, restrict the Account, or close the Account and terminate access to the Program or Service. Neither Customer’s revocation or restriction of consent, Customer’s request for paper delivery, nor Atomic Brokerage’s delivery of paper copies of Account Communications will affect the legal effectiveness or validity of any electronic communication provided while Customer’s consent was in effect.

3. **Electronic Delivery System.** Atomic Brokerage will deliver Account Communications by making them available via the Portal. If required by applicable law or rules, Atomic Brokerage will notify Customer by e-mail when Account Communications are posted on the Portal. All e-mail notifications of Account Communications will be sent to Customer’s e-mail address of record. Customer is responsible for maintaining a valid email address and software and hardware to receive, read, and send email. Customer hereby agrees to provide Atomic Brokerage with a current email address and promptly notify Atomic Brokerage of any changes to their email address in their Account on the Portal.

4. **Network Security and Reliability.** Customer acknowledges that the Internet is not a secure network and that communications transmitted over the Internet may be accessed by unauthorized or unintended third parties. E-mail notifications sent by Atomic Brokerage will not contain sensitive or confidential customer information, including account numbers. Due to security risks, Customer will not send any sensitive information, such as account numbers or passwords, in an unencrypted e-mail. E-mails on rare occasions may fail to transmit properly. Regardless of whether Customer receives an email notification, Customer agrees to check the Portal regularly for up-to-date information and to avoid missing time-sensitive information. Customer agrees that, for Customer’s records, Customer can download and save or print the Account Communications Customer received via electronic delivery.

5. **Method of Communication.** Customer acknowledges agreement to the Method of Communication provisions of the Brokerage Agreement, Section 8.

6. **Review of Account Communications.** Customer agrees to promptly and carefully review all Account Communications as and when delivered and if Customer objects to the information provided notify Atomic Brokerage via email within five (5) days of delivery or within three (3) days of delivery in the case of transaction confirmations, or within such other applicable time frame as a communication may denote. Atomic Brokerage is entitled to treat such information as accurate and conclusive unless Customer objects via email within five (5) days of delivery. Email address(es) to which Customer directs any objections will be designated by Atomic Brokerage, in its sole discretion. Designated email address(es) will be listed on Account Communications and/or on the Portal and may be from Atomic Brokerage email accounts.

7. **Duration of Consent.** This consent will be effective immediately and will remain in effect unless and until either Customer, or Atomic Brokerage revokes it. Customer understands that it may take up to three (3) days to process a revocation of consent to electronic delivery, and Customer may receive electronic notifications in the interim.

8. **Costs.** Potential costs associated with electronic delivery of Account Communications include charges from Internet access providers and telephone companies, and such charges are borne by Customer. Atomic Brokerage does not charge Customer additional online access fees for receiving electronic delivery of Account Communications.

9. **Hardware or Software Requirements.** Customer understands that to receive electronic deliveries, Customer must have Internet access, a valid e-mail address, the ability to download and have ongoing access to the Brokerage Account. Atomic Brokerage will notify Customer of any changes in the hardware and software requirements needed to access electronic records covered by this consent.

10. **Consent and Representations.** Customer hereby agrees that Customer has carefully read the above information regarding informed consent and fully understands the implications thereof. Customer hereby agrees to the conditions outlined above concerning electronic delivery of Account Communications. Customer also agrees that Customer will maintain a valid email address and continue to have access to the Internet. If Customer's e-mail address changes, Customer agrees to notify Atomic Brokerage of the new e-mail address immediately via the Portal.

ATOMIC BROKERAGE LLC
MARGIN SUPPLEMENT AGREEMENT

This Margin Supplement Agreement (“**Margin Supplement**”) applies to your Account with Atomic Brokerage LLC (“**Atomic Brokerage**”) acting as Introducing Broker to a Carrying Broker, to the extent you elect and are approved for a margin account.

1. Margin Account Disclosure Statement

Before trading stocks in a Margin Account, you should carefully review this Margin Supplement.

When you purchase securities, you may pay for the securities in full or you may borrow part of the purchase price from Atomic Brokerage. If you choose to borrow funds from Atomic Brokerage, you will open a Margin Account with Atomic Brokerage. The securities purchased are the firm’s collateral for the loan to you. If the securities in your account decline in value, so does the value of the collateral supporting your loan, and, as a result, the Atomic Brokerage can take action, such as issue a margin call and/or sell securities or other assets in any of your accounts held with the member, in order to maintain the required equity in the account.

It is important that you fully understand the risks involved in trading securities on margin. Please review our full Margin Account Disclosure Statement appended hereto.

Any margin extended to you in connection with your Account is provided by Atomic Brokerage. You understand that you are liable for the full amount of funds borrowed in your Margin Account and will be liable to repay this amount in full on demand. Further, all securities in your Brokerage Account shall be subject to a general lien and security interest in Atomic Brokerage’s favor for the discharge of your indebtedness to Atomic Brokerage. By applying for a Margin Account or placing an order on margin, you acknowledge that you have carefully considered all of the factors set forth in this Margin Supplement and have decided that margin financing is appropriate for you.

Margin positions are initiated by you. You agree to consider carefully your own financial condition, risk tolerance, and investment objectives, as well as market conditions, before you decide to use margin credit or short account features. You acknowledge that we have made available to you certain information relating to margin trading and that before submitting your application for a Margin Account, you had an opportunity to review this information.

Margin Accounts are not necessarily appropriate for everyone. Nothing in this Agreement, any application, or any communication or other statement by Atomic Brokerage or its representatives constitutes any form of recommendation to open a Margin Account or make any specific investment or strategy. You understand that margin trading involves interest charges and risks, including the potential to lose more than deposited or the need to deposit additional collateral in a falling market. Before applying for a Margin Account and before using margin, you must determine whether this type of account or trading strategy is right for you given your specific investment objectives, experience, risk tolerance, and financial situation. If you have, or have applied or elected to have, a Margin Account, you represent that you have read and understand this Margin Supplement Agreement, including Item 10 (“Day Trading Risk Disclosure,”) and that you fully understand the risks involved in borrowing margin and trading securities on margin.

2. Pledge of Securities: Hypothecation and Dividends

Within the limitations imposed by applicable laws, rules, and regulations, all securities now or hereafter held by Atomic Brokerage, or carried by Atomic Brokerage in any account for you (either individually or jointly with others), or deposited to secure same, may from time to time, without any notice, be pledged, repledged, hypothecated or re-hypothecated, separately or in common with other securities, for the sum due to you thereon or for a greater sum and without retaining in your possession or control for delivery a like amount of similar securities. Pursuant to industry standards, in signing this agreement, you are agreeing to allow Atomic Brokerage to borrow your securities from your Margin Account. If your securities pay a dividend or other distribution and is loaned out on the record date for that payment, you may receive a payment in lieu of dividend instead of a qualifying dividend because the IRS requires Broker-Dealers to treat dividend payments on loaned securities positions as payments received in lieu of dividends for 1099 tax reporting purposes. Accordingly, U.S. individuals may receive payments in lieu of dividends rather than actual dividends. Payments in lieu of dividends are subject to a higher tax rate and would be reported to you on an IRS Form 1099-MISC instead of an IRS Form 1099-DIV. By entering into this agreement, you expressly assume responsibility for tax implications and adverse consequences, which may arise from entering into this agreement.

In the event the undersigned's securities have been loaned by Atomic Brokerage on the record date of a shareholder vote involving those securities, the undersigned agrees that the undersigned's vote may be reduced to reflect the total amount of the undersigned's securities loaned by Atomic Brokerage.

3. Interest

You agree to maintain, at all times, such securities, commodities, and other property in the accounts of the undersigned for margin purposes as Atomic Brokerage shall require from time to time via a margin call or other request, and the monthly debit balances or adjusted balances in the accounts of the undersigned with Atomic Brokerage shall be charged, in accordance with Atomic Brokerage practices outlined in Atomic Brokerage LLC Margin Interest Calculations as disclosed to you pursuant to the provisions of Rule 10b-16 of the Exchange Act, with interest at a rate permitted by laws of the state of New York. It is understood that the interest charge made to the undersigned's account at the close of a charge period will be added to the opening balance for the next charge period unless paid.

4. Margin Requirements; Margin Calls

You agree to maintain in your Account with Atomic Brokerage such positions and margins as required by all applicable statutes, rules, regulations, procedures, and custom, or as you deem necessary or advisable. You agree to promptly satisfy all margin and maintenance calls. In regard to margin calls, whether for maintenance or any other margin call, in lieu of immediate liquidations, Atomic Brokerage may permit you a period of time to satisfy a call. This time period shall not in any way waive or diminish Atomic Brokerage's right in its sole discretion, to shorten the time period in which the undersigned may satisfy the call, including one already outstanding, or to demand that a call be satisfied immediately. Nor does such practice waive or diminish either Atomic Brokerage, or our clearing firm, to sell out positions to satisfy the call, which can be as high as the full indebtedness owed by you. Margin requirements may be established and changed by Atomic Brokerage in its sole discretion and judgement without notice to the undersigned. In making this determination, Atomic Brokerage may take into account various factors including but not limited to:

- (i) issues as to the undersigned's securities such as, among others, the liquidity of a position and concentrations of securities in an account,
- (ii) considerations as to the undersigned's status, including but not limited to a decline in creditworthiness,
- (iii) the size of the account,
- (iv) the general condition of the market,
- (v) considerations as to the ability of Atomic Brokerage to obtain financing, and
- (vi) regulatory interpretations or guidance.

5. Breach; Security Interest

Whenever in its discretion Atomic Brokerage considers it necessary for Atomic Brokerage's or your protection or in the event of, but not limited to; (i) any breach by you of this or any other agreement with Atomic Brokerage or its affiliates or (ii) your failure to pay for securities and other property purchased or to deliver securities and other property sold, Atomic Brokerage may sell any or all securities and other property held in any of your Accounts or accounts held with any of our Affiliates (either individually or jointly with others), cancel or complete any open orders for the purchase or sale of any securities and other property, or borrow or buy any securities and other property required to make delivery against any sale, including a short sale, effected for you, all without notice or demand for deposit of collateral, other notice of sale or purchase, or other notice or advertisement, each of which you expressly waive. Further, Atomic Brokerage may require you to deposit cash or adequate collateral to your Account prior to any settlement date to assure the performance or payment of any open contractual commitments or unsettled transactions in accordance with rules and regulations promulgated by the SEC, the Board of Governors of the Federal Reserve System, the New York Stock Exchange, Financial Industry Regulatory Authority ("FINRA") or any other regulatory agency, to whose jurisdiction Atomic Brokerage may be subject or in our sole discretion. Atomic Brokerage has the right to refuse to execute securities transactions for you at any time and for any reason. Any and all securities and other property now or hereafter held, carried, or maintained by Atomic Brokerage in or for any of your Accounts (either individually or jointly with others), now or hereafter opened, including any accounts in which you may have an interest, shall be subject to a first and prior lien and security interest for the discharge of all of your obligations to Atomic Brokerage, whenever or however arising and without regard to whether or not Atomic Brokerage has made advances with respect to such securities and other property, and Atomic Brokerage is hereby authorized to sell or purchase any and all securities and other property in any of your Accounts, or to transfer any such securities and other property among any of your Accounts, to the fullest extent allowed by law and without notice where allowed by law. Atomic Brokerage shall have the right to transfer securities and other property so held by Atomic Brokerage from or to any other of your Accounts whenever Atomic Brokerage so determines.

6. Liquidation

You acknowledge and agree that Atomic Brokerage may, in its sole discretion, whenever Atomic Brokerage considers it necessary for Atomic Brokerage's protection, effect the liquidation of any securities and other property in the Margin Account. Situations in which Atomic Brokerage may exercise this right include but shall not be limited to: (i) your failure to promptly meet any call for additional collateral; (ii) the filing of a petition in bankruptcy by or against you; (iii) the appointment of a receiver is filed by or against you; (iv) an attachment is levied against any of your accounts or the Margin Account or any Atomic Brokerage account in which you have an interest; (v) the margin in any of your accounts in which you have an interest becomes unsatisfactory or deemed insufficient or (vi) upon your death.

Upon the event of 6(vi) above, Atomic Brokerage is hereby authorized; (a) to sell any or all securities or other property which Atomic Brokerage may hold for you (either individually or jointly with others); (b) to buy any or all securities and other property which may be short in such accounts; or (c) to cancel any open orders and to close any or all outstanding contracts; all without demand for margin or additional margin, notice of sale or purchase, or other notice or advertisement, each of which is waived by you and that any prior demand or notice shall not be a waiver of Atomic Brokerage's rights provided herein. Atomic Brokerage may likewise accept and rely upon instructions which Atomic Brokerage receives from affiliated or unaffiliated investment advisers, to take, make, or effect any of the aforementioned actions or transactions. Atomic Brokerage shall have the discretion to determine which securities and other property are to be sold and which orders or contracts are to be closed. Any such sales or purchases may be made at Atomic Brokerage's discretion on any exchange, the over-the-counter market, or any other market where such business is usually transacted, or at public auction or private sale, and Atomic Brokerage may be the purchaser for its own account. A prior demand, or call, or prior notice, of the time and place of such sale or purchase, shall not be considered a waiver of Atomic Brokerage's right to sell or buy without demand or notice as herein provided.

7. Payment of Indebtedness Upon Demand; Right of Offset

You shall at all times be liable for the payment upon demand of any obligations owing from you to Atomic Brokerage, and you shall be liable to Atomic Brokerage for any deficiency remaining in any such accounts in the event of the liquidation thereof (as contemplated in this Section or otherwise), in whole or in part, by Atomic Brokerage or by you; and you shall make payment of such Obligations upon demand. You authorize Atomic Brokerage to recover amounts you owe, and to debit, charge, or otherwise exercise a right of offset to recover funds from the balance in your Account, your external bank account, any Account you own with an Affiliate of Atomic Brokerage, or any other payment instrument linked to your Account. This authorization and/or right of offset shall survive termination of your Account and this Agreement. If Atomic Brokerage's attempt to recover funds is not successful, you agree that the authorization and/or right of offset hereunder includes a grant to Atomic Brokerage of any additional authorizations and/or rights of offset required to recover the amount you owe to Atomic Brokerage in complete compliance with any applicable laws, rules or industry regulations. Atomic Brokerage may take these actions without prior notice to you.

8. Sales/Short Sales

You promise to deliver all securities sold in your Account and to provide collateral of a type and amount acceptable to Atomic Brokerage for all short sales in your Account. Atomic Brokerage requires that a security be held in your Account prior to the acceptance of a sell order with respect to such security unless the order is specifically designated as a "short sale." If a security is not held in your Account and a sell order is processed, you must promptly deliver such security to Atomic Brokerage for receipt in good deliverable form on or before the settlement date. Any order accepted without negotiable certificates or positions in your Account will be subject, at Atomic Brokerage's sole discretion, to cancellation or buy-in. To ensure this will not occur, you agree to only place sell orders for securities owned by you and held in your Account at the time your order is placed.

Sale proceeds will not be paid to you or released into your Account until Atomic Brokerage has received the security in good deliverable form, whether from a transfer agent or from you, and the settlement of the security is complete. If the security is not received on or before settlement date, or as market conditions warrant, Atomic Brokerage may in its sole discretion purchase the security on the open

market for your Account and may liquidate and close out any and all securities in your Account to pay for such purchase. In the event a security is bought in, you will be responsible for all resulting Losses incurred by Atomic Brokerage. You understand that you may execute short sales only in a margin Account and that such execution must comply with applicable short sales rules in the United States and/or applicable rules in the relevant non-U.S. jurisdiction. You agree to designate any order to sell a security which you do not own as a short sale, and understand that Atomic Brokerage will mark such an order as a short sale. You agree that any order which is not specifically designated as a short sale is a sale of securities owned by you, and that you will deliver the securities on or before settlement date, if not already in the account. If you fail to make delivery in the time required, Atomic Brokerage is authorized to borrow any such securities as necessary to make delivery for the sale, and you agree to be responsible for any loss you may thereby sustain, or which you may sustain because of your inability to borrow such securities.

9. Costs of Collection

Without limitation to any other indemnities in this Agreement, all losses, including but not limited to reasonable attorneys' fees and expenses, incurred and payable or paid by Atomic Brokerage in the (i) collection of a debit balance or any unpaid deficiency in any of your Accounts with Atomic Brokerage or (ii) defense of any matter arising out of your securities transactions, shall be payable to Atomic Brokerage by you.

Since you may be subject to a higher tax rate on these payment types, you should consult with your tax advisor to discuss the implications of this exception from reduced tax rates. By signing this agreement, you further certify that no tax advice has been given to you by Atomic Brokerage. By entering into this Agreement, you expressly assume responsibility for the tax implications and adverse consequences, which may arise from entering into this Agreement.

10. Pattern Day Trader

Atomic Brokerage will monitor trading activities and alert or restrict those customers at risk of qualifying as "pattern day traders." A pattern day trader, as defined under FINRA Rule 4210(f)(8)(B), is any customer who executes four or more day trades within five (5) Business Days, provided the number of day trades is more than six (6) percent of the total trades in the account during that period. All Accounts designated as a pattern day trading accounts will be required to maintain \$25,000 equity at all times to continue day trading. It is important that you fully understand the risks involved in day trading securities, as described in the Day Trading Risk Disclosure. Further, you acknowledge that Atomic Brokerage does not promote Margin Account day trading.

11. Credit Investigation

In consideration of Atomic Brokerage's agreement to open your Margin Account, you authorize Atomic Brokerage to inquire from any source, including a consumer reporting agency, as to your creditworthiness and ongoing eligibility for the Margin Account including, without limitation, your business conduct, at any time, throughout the life of the Margin Account, and thereafter for debt collection or investigative purposes. If such an investigation is conducted, you understand that you have the right to make a written request, within a reasonable period of time, for a complete and accurate disclosure of the nature and scope of such investigation.

12. Other Agreements

In addition to the terms and conditions stated in this Margin Supplement, you acknowledge and agree that your Margin Account will be subject to the terms and conditions of all other agreements entered into between Atomic Brokerage and you relating to the purchase and sale of securities including but not limited to the Atomic Brokerage LLC Brokerage Agreement, the Carrying Broker Agreements, or any successor agreements, except to the extent that such other agreements are contrary to or inconsistent with this Margin Supplement. Those agreements are incorporated herein by reference as a part of this Margin Supplement. You hereby represent, warrant and agree you have received and read a copy of the Atomic Brokerage LLC Brokerage Agreement, the Carrying Broker Agreements, this Margin Supplement, and the Margin Disclosure Statement and shall abide by the terms of each as currently in effect or as they may be amended from time to time. For the avoidance of doubt, all provisions of the agreement not in conflict with the provisions contained herein shall apply to your Margin Account. You specifically acknowledge and agree that the provisions of the agreement related to securities transactions and settlement, payment of indebtedness, limitation of Atomic Brokerage's liability to you, provisions applicable to joint accounts, sales by you, the delivery of securities, cancellation of orders, confirmations and statements, and information regarding Securities Investor Protection Corporation or "SIPC" protection shall apply to your Margin Account.

13. Successors

You hereby agree that this Agreement and all the terms thereof shall be binding to your heirs, executors, administrators, personal representatives, and assigns. This Agreement shall inure to the benefit of Atomic Brokerage's present organization and any successor organization, irrespective of any change or changes at any time in the personnel thereof, for any cause whatsoever.

14. Governing Law

This Agreement shall be deemed to have been made in the State of New York and shall be construed, and the rights and obligations of the parties shall be determined, in accordance with the laws of the State of New York without regard to conflicts of laws principles; provided that nothing herein shall be construed in any manner inconsistent with any rule or regulation of the SEC or a self-regulatory organization of which Atomic Brokerage is a member.

15. Severability

If any provision of the Agreement is held to be invalid, void, or unenforceable by reason of any law, rule, administrative order, or judicial decision, that determination shall not affect the validity of the remaining provisions of the Agreement.

16. Amendment

Except to the extent prohibited by applicable law, you understand, acknowledge, and agree that Atomic Brokerage may from time to time update, change, or amend, in its sole discretion, this Margin Supplement and such update, change or amendment will become effective immediately upon delivery to you of a notice of such Amendment or at such later date specified in the notice. You hereby consent to the delivery of any such notice by United States Mail, courier, or any method of electronic delivery described in the Atomic Brokerage LLC Brokerage Agreement. You understand, acknowledge and agree

that your continued use of Atomic Brokerage's services under this Margin Supplement following any such notice constitutes your consent, acceptance, and agreement to the applicable Amendment, and that if you do not wish to agree to an Amendment, you may close the Margin Account. Except as specifically permitted in this Margin Supplement, no provision herein can be, nor deemed to be, waived, altered, modified, or amended unless agreed to in writing and signed by Atomic Brokerage.

17. Headings

The headings of each provision of this Agreement is for descriptive purposes only and shall not be deemed to modify or qualify any of the rights or obligations set forth in each such provision.

ATOMIC BROKERAGE LLC
MARGIN DISCLOSURE STATEMENT

We are furnishing this document to you to provide some basic facts about purchasing securities on margin, and to alert you to the risks involved with trading securities in a margin account. Before trading stocks in a margin account, you should carefully review the Margin Supplement Agreement that has been provided to you. Consult with Atomic Brokerage regarding any questions or concerns you may have with your margin account(s).

When you purchase securities, you may pay for the securities in full or you may borrow part of the purchase price from Atomic Brokerage. If you choose to borrow funds from Atomic Brokerage, you will open a Margin Account with Atomic Brokerage. The securities purchased are the firm's collateral for the loan to you. If the securities in your account decline in value, so does the value of the collateral supporting your loan, and, as a result, the Atomic Brokerage can take action, such as issue a margin call and/or sell securities or other assets in any of your accounts held with the member, in order to maintain the required equity in the account.

It is important that you fully understand the risks involved in trading securities on margin. These risks include the following:

A. You can lose more funds than you deposit in the Margin Account.

A decline in the value of securities that are purchased on margin may require you to provide additional funds to Atomic Brokerage that has made the loan to avoid the forced sale of those securities or other securities or assets in your account(s).

B. Atomic Brokerage can force the sale of securities or other assets in your account(s).

If the equity in your account falls below the maintenance margin requirements or Atomic Brokerage's higher "house" requirements, Atomic Brokerage can sell the securities or other assets in any of your accounts held at Atomic Brokerage to cover the margin deficiency. You also will be responsible for any shortfall in the account after such a sale.

C. Atomic Brokerage can sell your securities or other assets without contacting you.

Some investors mistakenly believe that Atomic Brokerage must contact them for a margin call to be valid, and that the firm cannot liquidate securities or other assets in their accounts to meet the call unless the firm has contacted them first. This is not the case. Atomic Brokerage will attempt to notify their customers of margin calls, but they are not required to do so. However, even if Atomic Brokerage has contacted a customer and provided a specific date by which the customer can meet a margin call, Atomic Brokerage can still take necessary steps to protect its financial interests, including immediately selling the securities without notice to the customer.

D. You are not entitled to choose which securities or other assets in your account(s) are liquidated or sold to meet a margin call.

Because the securities are collateral for the margin loan, Atomic Brokerage has the right to decide which security to sell in order to protect its interests.

E. Atomic Brokerage can increase its "house" maintenance margin requirements at any time and is not required to provide you advance written notice.

These changes in Atomic Brokerage policy often take effect immediately and may result in the issuance of a maintenance margin call. Your failure to satisfy the call may cause the member to liquidate or sell securities in your account(s).

F. You are not entitled to an extension of time on a margin call.

While an extension of time to meet margin requirements may be available to customers under certain conditions, a customer does not have a right to the extension.

ATOMIC BROKERAGE LLC
MARGIN INTEREST CALCULATIONS

General Information Regarding Interest Charges

Clients carrying a Margin Account with Atomic Brokerage will be charged interest on credit extended by Atomic Brokerage for the purpose of making transactions in securities or for any other purpose. Information concerning interest computations and charges will be disclosed to clients in their account statements. Atomic Brokerage uses a base rate (“**Base Rate**”) to set margin interest rates. The “Base Rate” varies and will be determined by Atomic Brokerage assessing a number of factors, which may include commercially recognized interest rates (such as the broker call rate, the prime rate, the Federal funds or any successor rates), Atomic Brokerage’s cost of capital, industry conditions relating to extension of margin credit, and general market and competitive considerations.

Changes to Base Rate

Atomic Brokerage may change the Base Rate at any time without having to provide written notice to the Client. No notice is given for changes to the Base Rate or to the interest rate charged to Client due to fluctuations in the aggregate debit balance or value of Client’s Household Accounts. As used herein, the term “**Household Accounts**” means Client’s individual and joint accounts and accounts related to Client that share the same address and, at Client’s request, are consolidated for statement mailing purposes. Client may obtain current interest rate information on the Portal or by contacting Atomic Brokerage.

Method of Computing Interest

Interest will be computed and charged separately for each Margin Account maintained at Atomic Brokerage, as described below. Interest is charged on a daily basis for those days on which a Margin Account carries a net debit balance. The daily interest charge is equal to the debit balance on that day multiplied by the applicable interest rate and divided by 360. Daily interest charges are accumulated into a monthly total. The daily net debit balance includes any credit and debit balances in Client’s cash and Margin Accounts during the period. The total interest for a Margin Account during a particular interest period is computed by totaling the daily interest charges for that period and is posted to your Account on a monthly basis.

Short Sales

When Client sells a security short, the interest charged to Client will be computed daily based upon the market value of the securities sold short by Client and adjusted or “marked to market” daily by Atomic Brokerage. For example, when a security sold short by Client increases in market value, the interest that may be charged to Client will increase. Conversely, when a security sold short by Client declines in market value, the interest that may be charged to Client will decrease. Calculations for marking to the market will be made each business day.