

XENDIA WEALTH LLC

DISCLOSURE, CLIENT AUTHORIZATION AND ACKNOWLEDGMENT REGARDING KARTA SERVICES

Dear Client:

At your request, or as a courtesy to clients who may find Karta's services of interest, Xendia Wealth LLC, doing business as Vestiva ("Vestiva") is willing to facilitate an introduction to Karta. This introduction is provided solely as a client accommodation and for your convenience. It is not intended to constitute, and should not be construed as, a recommendation, endorsement, sponsorship, promotion, or solicitation by Vestiva of Karta or any of its products or services.

Vestiva has not undertaken to investigate or evaluate, and makes no representation or warranty, express or implied, regarding Karta, its affiliates, banking or card issuing partners, financial condition, business operations, technology, cybersecurity practices, privacy practices, regulatory compliance, products, services, fees, terms and conditions, credit or underwriting decisions, or the suitability or appropriateness of Karta or any of its products or services for your particular circumstances. Your decision whether to establish a relationship with Karta is entirely voluntary and should be based solely upon your own independent review and evaluation.

You further acknowledge that Vestiva will not receive, directly or indirectly, any referral fee, solicitation fee, commission, compensation, revenue sharing, economic benefit, or other remuneration from Karta or any affiliated person in connection with this introduction.

Should you elect to establish a relationship with Karta, you understand and agree that such relationship shall exist exclusively between you and Karta and any applicable affiliates, banking partners, issuers, payment processors, or service providers. Any application, account agreement, cardholder agreement, user agreement, privacy policy, or other contractual arrangement relating to Karta shall be solely between you and Karta. Vestiva is not a party to any such agreement and assumes no obligations, duties, or responsibilities arising thereunder. Any rights, remedies, disputes, claims, or obligations relating to your use of Karta's products or services shall be governed exclusively by your agreements with Karta and applicable law.

In order to facilitate your requested introduction, you hereby expressly authorize Vestiva to disclose to Karta such information regarding you and your accounts as Vestiva reasonably determines is necessary or appropriate to facilitate your request or to permit Karta to evaluate your eligibility for its products or services. Such information may include your name, contact information, account registration information, account values, portfolio holdings, asset allocations, investment positions, transaction history, and other financial or account information reasonably necessary for such purpose. You understand and acknowledge that this authorization is voluntarily given and may be revoked prospectively by written notice to Vestiva; however, any revocation shall not affect information disclosed prior to Vestiva's receipt of such notice. You further understand that

once such information has been disclosed to Karta, the collection, storage, processing, safeguarding, use, disclosure, and retention of such information shall be governed exclusively by Karta's agreements, privacy policies, and applicable law, and not by Vestiva. Vestiva shall have no responsibility or liability with respect to Karta's handling, protection, storage, use, or disclosure of your information after such disclosure has been made.

You acknowledge and agree that Vestiva has no ownership interest in, control over, supervisory authority with respect to, or responsibility for Karta or any of its affiliates, officers, directors, employees, contractors, vendors, banking partners, payment processors, technology providers, or service providers. Accordingly, Vestiva shall have no duty to monitor Karta's operations or financial condition and shall not be responsible for any decision, action, omission, representation, warranty, failure, delay, interruption, cybersecurity incident, privacy breach, regulatory matter, fraud, insolvency, bankruptcy, operational failure, technological failure, transaction error, denial of service, account approval or denial, credit decision, fee assessment, loss of assets, unauthorized transaction, or any other act or omission by Karta or any person or entity associated with Karta. Vestiva makes no representation that Karta's products or services will continue to be available or that they will satisfy your financial needs or objectives.

You further acknowledge that your decision to engage Karta is made entirely at your own discretion and risk and that you have not relied upon Vestiva in deciding whether to utilize Karta's products or services. You understand that Vestiva has not provided, and is not providing through this introduction, any investment recommendation, legal advice, tax advice, or opinion regarding Karta or the advisability of establishing a relationship with Karta.

To the fullest extent permitted by applicable law, you hereby release, discharge, indemnify, and hold harmless Vestiva and its current and former affiliates, members, managers, officers, directors, employees, investment adviser representatives, agents, successors, assigns, and representatives from and against any and all claims, demands, liabilities, damages, losses, costs, expenses, judgments, settlements, penalties, regulatory actions, attorney's fees, or causes of action of every nature whatsoever, whether known or unknown, arising directly or indirectly out of or relating in any way to your decision to engage Karta, your relationship with Karta, any information disclosed by Vestiva pursuant to this authorization, any products or services provided by Karta, or any act or omission of Karta or any affiliated person or service provider. This release shall survive the termination of your advisory relationship with Vestiva and shall remain binding notwithstanding the termination of any relationship that you may have with Karta.

You also acknowledge and understand that you remain solely responsible for the timely payment and satisfaction of any fees, charges, balances, or other amounts owed by you to Karta in connection with Karta's products or services. Subject to your authorization, Vestiva may facilitate payments from your designated investment account to the designated payment account maintained at Lead Bank, in accordance with the applicable service agreements. Vestiva is not required to advance its own funds or guarantee payment of any amounts due. The facilitation of an introduction to Karta does not create any obligation on the part of Vestiva to monitor, manage, or settle your payment obligations to Karta.

By signing below, you acknowledge that you have carefully read this Disclosure, Authorization, Acknowledgment and Release, that you understand its terms, that you have had an opportunity to ask questions and consult with advisors of your choosing, that you voluntarily authorize Vestiva to disclose the information described herein for the limited purposes set forth above, and that you voluntarily accept the risks associated with establishing an independent relationship with Karta.

☐ I acknowledge that no representative of Vestiva has guaranteed the quality, performance, safety, availability, or suitability of Karta's products or services and that my decision to use Karta's products or services is based solely on my own independent judgment.