

**XENDIA WEALTH LLC DBA VESTIVA
INVESTMENT ADVISORY AGREEMENT
NON-DISCRETIONARY MANDATE**



v.04.2026

You ("Client"), being duly authorized, hereby employs **Xendia Wealth LLC, DBA Vestiva** ("Adviser" or "Firm"), as investment adviser to manage your brokerage account (the "Account") at such securities broker, as Xendia shall designate, on the following terms and conditions:

1. **Term.** This Agreement shall commence on date hereof and shall terminate upon written notice by either party.
2. **Authority.** The Client hereby appoints Adviser as an Investment Adviser to perform the services hereinafter described, and Adviser accepts such appointment. The Adviser shall be responsible for the investment and reinvestment of those assets designated by the Client to be subject to Adviser's advisory (which assets, together with all additions, substitutions and/or alterations thereto are hereinafter referred to as the "Assets" or "Account"). As a non-discretionary engagement, the Client hereby acknowledges and agrees that the Adviser cannot effect any Account transactions without obtaining prior consent to any such transaction(s) from the Client. Refer to Form ADV, Part 2A, and Part 2A Appendix 1 for discussion of such arrangements. This authority shall remain in full force and effect until the Adviser receives written notice from the Client of its termination or until the Adviser receives actual notice of the Client's death or adjudicated incompetence.
3. **Services of Adviser.** The Advisor provides internet investment advisory services to clients under a wrap fee program as sponsor and advisor via an online interface. A wrap fee program is an investment program where the investor pays one stated fee that includes Advisory fees, transaction costs, and certain other administrative fees. The services entail the use of an algorithm-based investment advisory platform. It is agreed that the sole standard of care imposed upon Adviser by this Agreement is to act with the care, skill, prudence and diligence under the circumstances then prevailing that a prudent man acting in a like capacity and familiar with such matters would use in the conduct of an enterprise of a like character and with like aims. It is agreed that the Adviser, in the maintenance of its records, does not assume responsibility for the accuracy of information furnished by Client or any other party. The Client should refer to the Adviser's Form ADV Part 2A and/or other appropriate disclosure documents for a complete discussion of the services offered, including a description of all fees and expenses associated with the services.
4. **Transaction Procedure.** All transactions will be executed through the independent custodian (the "Custodian"). Deposits and withdrawals of cash and/or securities will be made by the Client with the Custodian. Adviser shall not act as custodian for the Account and shall not take possession of cash and/or securities of the Account. The Client shall not withdraw or deposit cash and/or securities in the Account without simultaneously informing the Adviser. Each Client retains sole ownership of the Account (i.e., the right to withdraw securities or cash, exercise or delegate proxy voting and receive transaction confirmations). The Client may make deposits and withdrawals at any time, subject to any maintenance requirements of the Custodian.
5. **Reports to Adviser.** Clients will instruct the Custodian to provide Adviser with, or access to, such periodic statements concerning the status of the Account as Adviser may reasonably request.
6. **Confidential Relationship.** All information and advice furnished by either party to the other hereunder, including their respective agents and employees, shall be treated as confidential and shall not be disclosed to third parties except as required by law.

7. Service to Other Clients. Adviser acts as adviser to other clients and may give advice, and take action, with respect to any of those which may differ from the advice given, or the timing or nature of action taken, with respect to the Account. It is understood that Adviser performs investment advisory services for itself, its officers, directors and shareholders as well as various other clients. Client agrees that Adviser may give advice with respect to any of its other clients which may differ from advice given or the timing or nature of action taken with respect to the Account, so long as it is the Adviser's policy, to the extent practical, to allocate investment opportunities to the Account over a period of time on a fair and equitable basis relative to other clients. It is understood that Adviser shall not have any obligation to recommend for purchase or sale for Account any security which Adviser, its principals, affiliates or employees may purchase or sell for its or their own accounts or for the account of any other client, if in the opinion of Adviser in its sole discretion, such recommendation appears unsuitable, impractical or undesirable for the Account.

8. Third-Party Investment Manager. The Client authorizes the Adviser to engage a third-party investment manager to provide non-discretionary investment recommendations. Unless expressly authorized by the Client, the Adviser will not share Client's information with the Third-Party Investment Manager.

9. Fees. The compensation to Adviser (the "Advisory Fee") for its services under this Agreement shall be calculated and paid in accordance with the attached Schedule of Fees which may be amended from time to time by Adviser upon thirty (30) days written notice to the Client. A copy of the commencing fee schedule is attached hereto as Exhibit A. No portion of Adviser compensation shall be based on capital gains or capital appreciation of the assets except as provided for under the Investment Advisers Act of 1940 ("Advisers Act").

10. Valuation. In computing the market value of any investment of the Account, each security listed on any national securities exchange shall be valued at the last quoted price on the valuation date of the principal exchange on which such security is traded. Any other security or asset shall be valued in a manner determined in good faith by the Adviser or the client's custodian to reflect its fair market value.

11. Investment Objectives and Restrictions. It will be Client's sole responsibility to advise Adviser, via the web portal and applicable questionnaires, on the investment objectives of the Account and of any changes or modifications therein as well as any specific investment restrictions. The Client acknowledges that the Adviser will rely on the personal and investment information provided to the Adviser by the Client. The Client agrees to give the Adviser prompt written notice of any modifications, changes or investment restrictions applicable to the Account, and to notify the Adviser if the Client deems any investments recommended or made for the Account to be in violation of such investment objectives or restrictions. Unless the Client promptly notifies the Adviser in writing of specific investment restrictions on the Account, the investments recommended for or made on behalf of the Account.

12. Termination and Assignment. This Agreement may be terminated at any time by either party giving to the other written notice of such termination. The Adviser will not accept any termination instructions, including account liquidation instructions, unless provided in writing by the Client. No assignment, as that term is defined in the Advisers Act, of the Agreement shall be made by Adviser without consent of Client.

Termination of this Agreement will not affect (i) the validity of any action previously taken by the Adviser under this Agreement; (ii) liabilities or obligations of the parties from transactions initiated before termination of this Agreement; or (iii) the Client's obligation to pay advisory fees (pro-rated through the

date of termination). Upon the termination of this Agreement, the Adviser will have no obligation to recommend or take any action with regard to the securities, cash or other investments in the Account. The Adviser will provide the Client with a pro-rata refund of the Client's prepaid advisory fees to the extent that one is due.

The death or incapacity of the Client shall not terminate the authority of the Adviser granted herein until the Adviser receives written termination notice from the Client's executor, guardian, attorney-in-fact or other authorized representative. Client recognizes that the custodian may not permit any further account transactions until such time as any documentation required is provided by the custodian. The Adviser will not be responsible for losses as a result of not being notified of Client's death.

13. **Notices.** Unless otherwise specified herein, all notices, instructions, and advice with respect to any matters contemplated by this Agreement shall be deemed duly given when electronically received by Adviser at the electronic mail address of record, or when electronically delivered to Client (or delivered by hand) at the electronic mail address of record, and to the Custodian at such address as it may specify to Adviser in writing. Adviser may rely upon any notice from any person it reasonably believes is authorized to act on behalf of the client.

14. **Representations by Client.** Client represents and confirms that the employment of Adviser is authorized by the governing documents relating to the Account and that terms hereof do not violate any obligations by which Client is bound, whether arising by contract, operation of law or otherwise, and, if Client is a corporation or trust, that (a) this Agreement has been duly authorized by appropriate action and when executed and delivered will be binding upon Client in accordance with its terms, and (b) Client will deliver to Adviser such evidence of such authority as Adviser may reasonably require, whether by way of a certified resolution or otherwise. The Client acknowledges that the investment in securities presents certain risks to the Account, including the risk of loss to the principal value of the Account due to general market risks and variations in market interest rates and the Account's overall performance. The Client further acknowledges that the Adviser cannot guarantee the Account's performance or that any recommendations may result in profits to the Account.

15. **Representations by Adviser.** The Adviser represents and confirms that a) Adviser is registered as an investment adviser under the Advisers Act and is a fiduciary with respect to the Account, b) Adviser has the right, authority and legal capacity to enter into and perform her obligations under this Agreement including the authority to contract Third-Party Money Managers to create Adviser's model portfolios and to manage Adviser's portfolio strategies, c) Adviser has the authority to implement third party portfolio models for the clients, d) Adviser has the appropriate structure in place to structure third party portfolio models for the clients.

16. **Access Interruptions.** Client understands that Adviser does not guarantee that access to the website or the mobile application and account management via the website or the mobile application will be available at all times. Adviser reserves the right to suspend access to the Account without prior notice for scheduled or unscheduled system repairs or upgrades. Further, access to the website or the mobile application, and hence, the Account, may be limited or unavailable due to, among other things: market volatility, peak demand, systems upgrades, maintenance, hardware or software malfunction or failure, internet service failure or unavailability, the actions of any governmental, judicial, or regulatory body, and any unforeseeable circumstance. Client agrees that Adviser will not be liable to Client for any damages (including losses, lost opportunities, lost profits, and the cost of substitute services) relating to the use of,

inability to use, disruptions or interruptions in, the lack of access to, or the operation of, or otherwise arising in connection with, the Websites, any linked websites, the mobile application. Without limiting the generality of the preceding sentence, Adviser will not be liable for the transmission of harmful data or code that may impact equipment, files, or data of you or anyone else or for the incompatibility of any equipment you own or use with technology used by Adviser. Client agrees that the Adviser make any warranty of any kind, expressed or implied, regarding the usability or functionality of the Adviser website, or the mobile application, or any other hardware, software, or technology used in connection with the system.

17. Custody; Brokerage; Trade Confirmations; Account Statements; Performance Reports. The custodian will take possession of all cash, securities and other assets in the Account in safekeeping and under its control until otherwise directed in writing by Client. The custodian shall provide Client with confirmations of trades executed on behalf of the Client as and when required by applicable law and with periodic account statements, which shall be provided at least quarterly, identifying the amount of funds and of each security in the account at the end of the applicable period and setting forth all transactions, including the payment of any fees, in the account during the applicable period. Client agrees to suppress individual trade confirmations in favor of receiving a summary of all transactions not less than quarterly. In addition, the Client chooses to have electronic access to all confirmations and statements. In lieu of separate trade confirmations, information from the confirmation will be reported at least quarterly via the brokerage statement. You can obtain upon request to Adviser and at no additional charge, information regarding any trade confirmation for your account, and a paper or electronic copy of any trade confirmation. Adviser will also have access to a confirmation of each trade.

18. Disclosure Statement. Client hereby acknowledges receipt of Adviser's Disclosure Statement, (Part 2A and 2B of the Form ADV for Adviser and the Adviser's Investment Adviser Representative, respectively) as required by Rule 204-3 under the Advisers Act. Client further acknowledges that the Form ADV Part 2A, Part 2B and Part 3 or Customer Relationship Summary ("CRS") have been delivered to the Client prior to or at the time of entering into this agreement.

19. Privacy Notice. Client hereby acknowledges receipt of a copy of Adviser's Privacy Notice prior to or at the time of entering into this agreement.

20. Proxy Voting and Class Actions. The Adviser will not vote proxies on behalf of the Client's Account. Additionally, the Adviser will not be required to take any action or render any advice with respect to voting of proxies solicited by or with respect to the issuers of securities in which Assets of the Account may be invested from time to time. Further, the Adviser will not take any action or render any advice with respect to any securities held in the Account, which are named in or subject to class action lawsuits. The Adviser will, however, forward to the Client any information received by the Adviser regarding class action legal matters involving any security held in the Account.

21. Entire Agreement; Governing Law. This Agreement constitutes the entire agreement of the parties with respect to management of the Account and can be amended only by a written document signed by the parties. It shall be governed by the laws of the State of Florida.

22. Attorney's Fees. In the event of a dispute or litigation as to any terms or conditions of this Agreement, or if a party brings an action or proceeding to enforce or declare any rights herein created, or to bring about or declare the termination, cancellation, or rescission of this Agreement, the prevailing party in such action or proceeding shall be entitled to receive from the other party fees and costs, including

attorney's fees, as a Court of competent jurisdiction may deem just and proper.

23. **Arbitration.** Any controversy arising out of or relating to this Agreement or the breach thereof, shall be settled by arbitration in accordance with the rules then in effect of the code of arbitration procedure of the American Arbitration Association. The award of the arbitrators, or a majority of them, shall be final and judgment upon the award rendered may be entered in any state or federal court having jurisdiction. At least one member of the panel must have five (5) years of experience in the securities industry.

Arbitration or any other hearing or legal proceeding between Adviser and Client shall take place in a mutually agreed upon location. It is further understood and agreed to that, pursuant to the above arbitration clause:

- a. arbitration is final and binding on all parties;
- b. the Parties are waiving their right to seek remedies in court, including the right to jury trial, except where such waiver would be void under federal securities law, including the right to choose the forum, whether arbitration or adjudication, in which to seek resolution of disputes;
- c. pre-arbitration discovery is generally more limited than and different from court proceeding;
- d. the arbitrator's award is not required to include factual findings or legal reasoning and any party's right to appeal or seek modification of rulings by the arbitrators is strictly limited;
- e. the panel of arbitrators will include a minority of arbitrators who were or are affiliated with the securities industry.

Client understands that this agreement to arbitrate does not constitute a waiver of the right to seek a judicial forum where such waiver would be void under the federal securities laws. Arbitration is final and binding on the parties.

24. **Liability.** Client understands and agrees that (A) there are significant risks associated with investing in securities, including, but not limited to, the risk that of substantial diminution in value; (B) Adviser does not guarantee the performance of the Account, is not responsible to Client for any investment losses, and the Account is not insured against loss of income or principal; (C) Adviser shall not be liable for any action, omission, investment recommendation/decision, or loss in connection with this Agreement including, but not limited to, the investment of the Assets, or the acts and/or omissions of other professionals or third party service providers; (D) the past performance of any benchmark, market index, ETF, or other Security does not indicate its future performance, and future transactions will be made in different Securities and different economic environments; (E) Client further understands that if any of the information Client provides to Adviser is or becomes incomplete or inaccurate, the Account's activities may not achieve Client's desired investment strategy.

Client understands and agrees that Adviser is not responsible to Client for any failures, delays and/or interruptions in the timely or proper execution of trades or any other orders placed by Adviser on behalf of Client due to any or all of the following, which are likely to happen from time to time: (A) any kind of interruption of the services provided by Adviser's ability to communicate with the Broker; (B) algorithm malfunction, hardware or software malfunction, failure or unavailability; (C) Broker system outages; (D) internet service failure or unavailability; (E) the actions of any governmental, judicial or regulatory body; (F) force majeure; and/or (G) Client understands and agrees that the prices of Securities purchased or sold for the Account may be less favorable than the prices in similar transactions for other Adviser Clients.

25. **Electronic Signature.** The execution of this Agreement, including any Appendixes, Schedules or

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Annexes herein, by electronic mail or by any other electronic means shall be deemed to constitute effective execution of this Agreement as to the parties hereto. Such electronic signatures may be used by the parties in lieu of the original signature page(s) of this Agreement for any and all purposes. Additionally, any signatures of the parties to this Agreement that are transmitted to the other party by facsimile shall be deemed original signatures for all purposes. This Agreement shall be dated as of the time Client enters Client's electronic signature. Client's name and electronic signature shall be incorporated by reference to fields entered through the sign-up process on the website. Adviser approval shall be incorporated by reference to fields captured by Adviser's software systems.

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Electronic Signature: [] By checking this box you consent that this action is equivalent to your written signature, and that, by doing so, you are entering into a legal agreement. You acknowledge that you have read and agreed to Xendia's Client Account Agreement provisions and terms. You agree to receive all account information electronically, including the annual delivery of Xendia's Form ADV and your custodial broker's statements and notifications. You certify that the information provided in this application is true and correct and you will notify Xendia within thirty days of any significant changes.

XENDIA WEALTH LLC

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EXHIBIT A

SCHEDULE OF FEES

Asset Under Management Annual Fee

Xendia charges clients for its non-discretionary investment advisory services a fixed fee of 1% of the ending market value of the Assets Under Management (“AUM”) in each account, or a minimum fee of \$14.99 per month.

Xendia encourages Clients to carefully review the following section describing the calculation of the advisory fees:

For clients with cash accounts, the advisory fee is automatically calculated by Interactive Brokers. The calculation is made daily, based on the ending market value (“EMV”) of the assets managed by the Advisor the previous month. To make the daily calculation, Interactive Brokers applies the annual tiered rate to the EMV and then divides it by 252 business days for the year. The fee charged is the sum of the daily fee calculations at the end of the month.

Advisory fees are negotiable at Xendia’s discretion. Any other arrangements with individual clients will be documented accordingly. The client shall pay Xendia in arrears for services provided under the contract during each calendar month. Client hereby authorizes Adviser to instruct the custodian to debit the Advisory Fees directly from the account and to pay such Advisory Fees to Adviser.

Monthly Advisory fee debits will be noted on Client’s account statements. Advisory Fees will be payable, first, from free credit balances, if any, in the account, and second, from the liquidation or withdrawal by instruction of the Adviser to the custodian of Client’s share of any money market funds, or balances in any money market account. This Agreement shall serve as authorization for such liquidation or withdrawal. In the event that such free credit balances or money market assets are insufficient to satisfy payment of these Advisory Fees, Client agrees that Adviser may instruct the custodian to liquidate Account assets to satisfy the deficit. Client expressly acknowledges that Adviser has the right to make these liquidations.

When services provided are for less than one calendar month, the fee will be prorated based upon the annual rate. The Adviser shall not be compensated based on capital gains upon or capital appreciation of any or all of Client’s assets covered by this Agreement.