

Ellevest Digital and Ellevest Premium Services

ELLEVEST CLIENT AGREEMENT

This Client Agreement (the “Agreement”) describes the terms and conditions under which Ellevest, Inc. (“Ellevest” “we,” or “us,”) will manage the account of the client (“you”) in the Ellevest Digital Service (“Ellevest Digital”) or the Ellevest Premium Service (“Ellevest Premium”) (Ellevest Digital and Ellevest Premium are collectively referred to as the “Services”) through the Ellevest Wrap Fee Program (the “Program”) utilizing discretionary investment management of such services. By indicating your interest within the automated investment platform delivered through www.ellevest.com (the “Website”) for either the Ellevest Digital or Ellevest Premium service, you agree to the terms of this Agreement for the respective service.

You and we agree:

1. Account Services

Ellevest Digital

Creating an Investment Plan. We will provide you with investment advice through an investment plan (“Investment Plan”), that is based on our asset allocation models. Our advice to you takes into consideration your financial goals, your ability to take on risk, your time horizon, earnings power in a range of economic scenarios and other information that you have provided us through the Website.

Executing the Investment Plan. Should you elect to implement your Investment Plan and have the portfolio as described in your Investment Plan managed on an ongoing discretionary basis by Ellevest, you will execute this Investment Advisory Services Agreement with us, separately execute a Brokerage and Custody Customer Services Agreement (“Services Agreement”) with Folio Investments, Inc. (“Folio”), a registered broker-dealer, open one or more brokerage accounts with Folio under the terms of the Services Agreement authorizing Ellevest to place trades on your behalf as discretionary investment adviser in connection with the Program (“Program Accounts”) and formally fund the Program Accounts with cash or other assets acceptable to Ellevest. Ellevest will not commence implementation of your Investment Plan until it receives confirmation that your Program Accounts have been properly established and funded. Ellevest will solely be responsible for implementing your Investment Plan with respect to those assets custodied with Folio in Program Accounts. All of your assets that we manage for your Investment Plan will be held and custodied with Folio in these Program Accounts. These Program Accounts, in turn, will be comprised of one or more sub-accounts that correspond to the specific investment goal or goals set forth in your Investment Plan (collectively, “Goals”). These Goals are merely separate book-entry ledger entries within your Program Accounts and, therefore, they are not separate and distinct accounts for tax or accounting purposes.

We will instruct Folio to use exchange-traded funds (“ETFs”), and cash equivalents (including, money market funds) to implement the recommendations in your Investment Plan and manage the assets in your Program Account. Folio will provide trade execution, clearance, settlement, custodial, recordkeeping and reporting services to you.

You appoint Ellevest as your attorney-in-fact and grant us limited power-of-attorney under this Agreement with discretionary trading authority to effect investment transactions related to the assets in your Investment Plan; however, it does not grant us custody of the assets within the Program Account within the meaning of the Investment Advisers Act of 1940, as amended (the

“Advisers Act”). You authorize us, without prior consultation, consent or approval to give instructions to Folio to implement securities transactions for your Investment Plan. Including the ability to: (a) buy, sell and trade ETFs and short-term money-market instruments; (b) invest your assets in FDIC-insured savings accounts; and (c) rebalance periodically, the ETF shares, and the proportions in which they are held in your Program Account to conform to the selected asset allocation model, including changes in the list of ETFs. You understand that frequent purchases and sales of ETF shares may cause adverse tax consequences for your Program Account. You acknowledge that Ellevest does not provide tax, accounting or legal advice and you should consult with your tax advisor regarding the tax consequences of your investment decisions.

Ellevest Premium

The Ellevest Premium service includes the services as described above for Ellevest Digital, plus the following consultation services unrelated to securities and, therefore, non-investment advisory in nature: 1. Access to an Ellevest Certified Financial Planner (“CFP®”) by telephone or email for guidance regarding specific topics such as a new home purchase, debt management or preparing to start a family; and 2. Access to an Ellevest career coach for guidance on career events, such as salary negotiations.

The non-investment advisory services offered through Ellevest Premium are designed for responding to your general financial planning and career planning questions. Our services are based on your questions and consultation needs and obtained by scheduling an appointment to speak via telephone with an Ellevest financial planner or career coach to discuss the relevant matter. Since the intent of these non-advisory services is to provide you with general, real-time responses to your non-securities related financial planning and career planning questions in selected areas, we will not be able to gather detailed information or conduct detailed analyses about your personal situation to tailor our guidance for such services. (collectively, “Consulting Services”). These Consulting Services will be provided on a discrete basis and not in connection with or part of a comprehensive financial plan.

2. Account Requirements.

Ellevest Digital

Ellevest Digital services does not require that you maintain a minimum account balance in your Program Account. However, Program Account assets that are less than the greater of \$1 or the portfolio specific minimum balance amount (which may fluctuate from time to time but can range from \$1 to approximately \$240), will not receive the complete asset allocation intended until sufficient contributions are received to reach the minimum account balance threshold.

Ellevest Premium

The Ellevest Premium service requires that you have a minimum aggregate account balance across all goals of \$50,000 to obtain and maintain the service. We may allow you access to certain of the non-securities related services from the Ellevest Premium service pending transfer of your Program Account assets to Ellevest. However, should you fail to obtain the required minimum account balance within 60 days of initiating the Ellevest Premium service or fail to maintain the minimum account balance, we will after advance notice to you, move you from the Ellevest Premium service to the Ellevest Digital service.

You may make additions to and withdrawals from your Program Account for Ellevest Digital or Ellevest Premium at any time, subject to Ellevest’s right to terminate your account. Additions to Ellevest Digital and Premium may be made in cash (check, wire, direct deposit and bill pay), IRA

or brokerage transfer via ACATS or via Automatic Clearing House (“ACH”) transaction from your linked checking or savings account, or in certain securities (ETFs that Ellevest can utilize in creating a diversified investment portfolio for you). You may withdraw Program Account assets at any time on notice to Ellevest, subject to the usual and customary securities settlement procedures. However, Ellevest designs its portfolios as long-term investments and the withdrawal of assets may impair the achievement of your investment objectives. Further, when securities are withdrawn, you may be subject to transaction fees, and/or tax ramifications.

You confirm that all of the information you have provided through the Website is true, accurate and complete in all respects. You agree to notify us promptly of any change in information that may be relevant to your financial circumstances. You understand that Ellevest will contact you at least annually via e-mail, the Website or through any other means deemed appropriate, to request that you review your Investment Plan to determine whether your Investment Plan should be updated. You agree to review your Investment Plan for accuracy and provide material updates in a timely manner.

3. Fees & Expenses.

Program Fees. Fees for Ellevest Digital and Ellevest Premium are as follows:

- The Ellevest Digital service fee is 25 basis points (0.25%) per year of assets under management.
- The Ellevest Premium service fee is 50 basis points (0.50%) per year of assets under management.

These fees include brokerage, custodial and investment advisory services. For Ellevest Premium, the fee also includes the Consulting Services described. Fund Expenses and Other Fees described below are not included. Assets held in your Program Account acquired through dividend reinvestments are also subject to the respective program fee. There is no fee charged for cash balances in the Emergency Fund goal offered to Ellevest Digital or Ellevest Premium clients.

Fees will be prorated and charged monthly in arrears, based upon the aggregate daily market value of the securities in your account held across all goals over the preceding month. For the initial period of an engagement, the fee is calculated on a pro rata basis through the firm’s month end. Since the asset-based fee for either service is determined by the average daily account balance, deposits or withdrawals from your account, including from any goal after the inception of a month, the base fee payable with respect to such assets is adjusted accordingly. Clients who upgrade to Ellevest Premium in the middle of the month, will be charged the increased fee for that service on the first day of the following month. Clients who downgrade or are downgraded during the month to Ellevest Digital, will be charged the lower fee for Ellevest Digital commencing on the day of downgrade or the next business day after the date of the downgrade. In the event the Agreement is terminated, the fee for the final billing period is prorated through the effective date of the termination and the outstanding portion of the fee is charged to the client.

You authorize Ellevest to direct Folio to deduct the monthly Ellevest Digital or the Ellevest Premium service fee directly from your Program Account. It is your responsibility to verify the accuracy of the calculation of the respective service fee. In the event your Program Account does not include a cash balance adequate to pay the Advisory Fee, you authorize Ellevest to determine which assets in your Program Account, including in investment goals, or non-investment goals, such as the Emergency Goal, will be sold, and to liquidate these assets, without notice to you, to pay the program fee and any other fees due under this Agreement. Payment of fees generally will be made first from Program Account assets in cash, next from the liquidation of cash equivalents, and finally from the liquidation of ETFs in the Program Account.

Fund Expenses. You understand that Ellevest will invest in shares of ETFs and/or mutual funds for your Program Account as outlined in your Investment Plan. As a shareholder in these securities (and in any money market funds), you will bear a proportionate share of the underlying management and other expenses of such securities as disclosed in each fund's prospectus. These expenses are charged by the fund managers and service providers in the normal course of business and are reflected in the share value of the security. These expenses are separate and apart from your Program Fee. You will receive from Folio, a prospectus or prospectus summary when securities are purchased for your account. You agree that it is your responsibility to read the applicable prospectuses in connection with your decision to invest.

Other Fees. Additionally, you may incur certain other charges imposed by third party financial institutions. These additional costs may include but are not limited to: reporting charges (typically where the financial institution is required to send paper statements), margin costs, transfer taxes, wire transfer and electronic fund fees.

Performance-based Fees. Our firm does not charge any performance-based fees (that is, fees based upon a share of capital gains on or capital appreciation of the assets of a client).

4. Execution.

To participate in the Program, you must direct all brokerage transactions for your Program Account to Folio. You cannot designate or select a different broker for trade execution. Working with Folio, Ellevest will seek "best execution" for its clients' transactions which is defined as the most favorable price under the circumstances, taking into consideration a variety of factors, including, but not limited to speed and quality of execution commission rates and responsiveness. You understand and agree that, in seeking to fulfill its best execution obligation, Ellevest may aggregate your order for the sale or purchase of securities for your Program Account with orders for other clients of the Program. If this is the case, you will receive the average price charged in connection with the order. Under this approach, the transactions may be averaged as to the price for the security and will be allocated among our clients in proportion to the purchase and sale orders placed for each client account. You will not be charged any portion of the commission charged since this is included in Ellevest's Fee.

You understand that securities transaction instructions will be submitted in terms of U.S. dollars, not in terms of shares of securities. You understand that, subject to applicable requirements, Ellevest and any broker effecting securities transactions may report holdings and transactions in your Program Account in terms of either U.S. dollars or shares. As a consequence of dollar-based transactions, you will hold fractional share interest in securities. You understand that fractional share amounts are typically unrecognized and illiquid outside the Ellevest platform and agree that fractional shares may not be marketable outside the Ellevest platform or transferrable to another brokerage account. You agree that Ellevest will not be held responsible for any losses or other consequences which result from the translation of units from U.S. dollars to shares.

You understand that when you initiate changes to the information in your account, you may experience delays in the execution of securities transactions due to the processing of such account changes. Further, deposits to your account will be subject to a processing period that may be up to five business days or longer. Deposit-related transactions will not take place until after the completion of this processing period.

Claw back of Funds. Deposit funds made to your Program Account with Folio via Automatic Clearing House ("ACH") transaction from your linked checking or savings account for the purchase of securities in connection with one or more of your chosen Goals, (collectively,

“Purchase Funds”), are subject to a two business day processing period, not including the day the funds arrive, to ensure that the funds have fully settled and are available for investment. Deposited funds will not be invested until after completion of this processing period. Should you have insufficient Purchase Funds in the bank or other account that serves as the funding source for the purchase of securities in your Program Account (“Funding Account”), the bank or other financial institution that maintains this Funding Account (“Funding Bank”) may request the return of all or a portion of these Purchase Funds (a so-called “Clawback”). In this instance, you hereby direct Ellevest to instruct Folio to sell those securities acquired with the Purchased Funds (“Purchased Securities”) necessary to effectuate the Clawback (“Clawback Amount”). Further you direct Ellevest to instruct Folio to allocate any gain from the sale of the Purchased Securities exceeding the Clawback Amount to your Program Account for continued investment (“Clawback Gain”). Under no circumstances, do you direct or otherwise authorize Ellevest to instruct Folio to transfer the Clawback Amount or Clawback Gain to you, the Funding Bank or any other person. Consequently, Ellevest will not have custody or possession of any of your funds or securities in connection with the Clawback.

Notwithstanding the foregoing, you understand that, depending on market conditions, the sale of Purchased Securities may not be sufficient to satisfy the Clawback Amount (“Clawback Loss”). In this instance, you authorize Ellevest to determine those additional securities and other investments in your Program Account that must be sold to eliminate the Clawback loss (“Clawback Assets”) and instruct Folio to liquidate the Clawback Assets, without prior notice to you. Liquidation of the Clawback Assets, generally, will be made as follows: First from any remaining cash in your Program Account, next from any remaining cash equivalents, and finally from the liquidation of ETFs. In the event the sale of Clawback Assets are insufficient to cover the Clawback loss and Ellevest is obligated to reimburse Folio for any remaining Clawback amount out of its own resources, Ellevest reserves the right to pursue other legal remedies against you if there is insufficient value from the sale of your securities in your Program Account to return the funds that are clawed back from your bank.

5. Proxies and Corporate Legal Actions.

You understand that Ellevest will not vote or advise you about the voting of proxies for the securities held in your Program Account or about any legal proceeding, including bankruptcies or class actions, or corporate actions involving securities in your Program Account. We will instruct Folio to forward copies of all proxies and shareholder communications directly to you.

6. Receipt of Disclosures and Privacy Policy.

You acknowledge that you: (i) have received and read Ellevest’s Wrap Fee Program Brochure and Brochure Supplement and (ii) have received a copy of Ellevest’s Privacy Policy.

7. Reports and Statements.

Folio, as broker dealer and custodian of your Program Account assets, will send you electronic notice of all confirmations of securities transactions and monthly statements of all activity in your Account. For your convenience, you may also access your Account information through the Ellevest Website. You are responsible for reviewing the confirmations and statements provided by Folio and reporting any discrepancies in the information directly to Folio. You authorize us to instruct Folio to send us trade confirms and monthly statements showing all transactions occurring in your Account during the period covered.

Information regarding your portfolio holdings, performance, and tracking to goal will be available to you through the Website. You may contact Ellevest by phone or email during its business hours with questions about the Website.

8. Acknowledgements.

You understand, agree and confirm to Ellevest that:

Authority. You have the full legal power, authority and capacity to enter into this Agreement. This Agreement constitutes a legal, valid and binding obligation on you with respect to your Program Account.

The Program is appropriate. You have evaluated the Program and determined that it is appropriate for you, taking into account all relevant factors, including, your need for investment advice, the amount of trading you expect to make in the account compared to accounts where fees are transaction based, your risk tolerance and investment experience, your particular financial needs and circumstances, and the fees charged for the account versus other types of investment accounts. You understand that, depending on the circumstances, the brokerage and execution services offered through this program may be available for less money (but without the ongoing advisory services) through a commission-based brokerage account. You acknowledge that your Program Account is not intended solely as a cash management vehicle.

Investment Risks. You are aware of and willing to assume the risks involved with investing your Program Account assets. You understand that Ellevest does not guarantee the future performance of your Program Account assets or any specific level of performance, the success of any investment recommendation or the success of our overall management of your Program Account assets. Our investment recommendations are subject to various market, currency, economic, political and business risks. Investment decisions will not always result in profitable outcomes.

United States Resident. You are a US person, which includes a US resident alien, have a valid US residential mailing address and have a valid US taxpayer identification number (or social security number).

Limitation of Liability. You understand that except as otherwise provided by law, neither we nor any (a) of our officers, partners or directors (or persons performing similar functions); (b) of our employees and representatives; or (c) persons directly or indirectly controlling us or controlled by us (as defined in the Advisers Act) (together, our "Affiliates"); or (e) any of our agents, including any service providers, (together with our Affiliates, the "Indemnified Persons") will be liable for (i) any obligations, costs, fees, losses, liabilities, claims, judgments, actions, damages and expenses, including but not limited to attorneys' fees, expenses and court costs ("Losses") paid, suffered, incurred or arising from any investment decision made or other action taken or omitted in good faith by us with the degree of care, skill, prudence; and diligence that a person acting in a fiduciary capacity would use under the circumstances; (ii) any Losses arising from adhering to your instructions; or (iii) any act or failure to act by Folio or any other third party; or (iv) any failures arising out of the use of the Website or any of the investment tools or calculators on the Website. If the Assets we are managing under this Agreement are only a portion of your total assets, we will not be responsible for (a) any of your assets that we are not managing under this Agreement; or (b) diversifying all of your assets. Nothing in this Client Agreement will waive or limit any rights that you may have under federal and state securities laws for the advisory services you receive

under this Client Agreement.

Indemnification. You will defend, indemnify and hold all of the Indemnified Persons harmless from any and all Losses sustained by any Indemnified Party arising out of or in connection with any misrepresentations or omissions made by you in this Client Agreement, any inaccuracies in the information that you provide to us or any other Indemnified Party, or any instructions that you provide to us or any other Indemnified Party in connection with your Program Account.

Non-Exclusivity. You acknowledge that we may, and will, render investment advice to others. We and our Affiliates may take the same, similar, or different positions in specific investments for our other clients' and our own accounts, as we do for you. We have no obligation to purchase or sell, or to recommend for purchase or sale, any security which we or our Affiliates may purchase or sell for our other clients' and our own accounts.

9. Term and Termination.

You may terminate this Client Agreement at any time and such termination will be effective upon receipt of notification of such termination. You understand that Ellevest may also elect to terminate your account at any time, for any reason or no reason, in its sole discretion. To the extent that the advisory relationship is terminated, you understand that all features and privileges associated with the account will be cancelled and cease. You will still maintain a Folio account, but you will no longer receive on-going monitoring, rebalancing and investment advice from Ellevest.

Termination of this Agreement will not affect (a) the validity of any action previously taken under this Agreement; (b) liabilities or obligations from transactions initiated before termination of this Agreement; or (c) your obligation to pay us fees that have already been earned under this Agreement. If you terminate this Agreement, you will promptly pay us any unpaid but earned Program Fee, as appropriate.

Death or Disability. Your death, disability or incompetence will not automatically terminate or change the terms of this Agreement. However, your executor, guardian, attorney-in-fact or other authorized representative may terminate this Client Agreement by giving us proper written notice. We will not be responsible for any transfers, payments or other transactions in the Program Account made at the direction of a former account holder or incapacitated account holder before we actually received and had a reasonable amount of time to act on such official written notice. Following receipt of such official written notice, we may require additional documents and reserve the right to retain such Assets in and/or restrict transactions in the Account as we deem advisable in our sole discretion. Any former account holder and the estate of any deceased or incapacitated account holder will remain jointly and severally liable for any losses in the Account arising out of or relating to transactions initiated before we actually received and had a reasonable amount of time to act on such official written notice.

10. Amendments.

Ellevest may amend this Client Agreement at any time; provided, we give you 7 calendar days' prior notice. You acknowledge that Ellevest will generally not be required to obtain your consent for any amendments to the Client Agreement or changes to the Program.

11. Notices and Marketing Communication.

Our opening and maintenance of your Ellevest account is conditioned on your agreement to receive all notices, marketing communication regarding Ellevest's products and services,

documents, and other information related to your account and investments electronically. You agree that when we send these notices and communication to you that they constitute delivery to you of the information or documents referred to in the email or phone number you provided, even if you do not actually access the information or documents on our website or through the email or phone number when sent to you. This consent will be effective immediately and will remain in effect unless revoked by you, as described in section 15 below.

You agree to keep a working email address or phone number and will update your account information immediately if your email address, phone number or other contact information changes. If you do not maintain an email address or phone number that is working and accessible to us, and we believe we are required to provide you with paper notice or documents of particular matters or actions, and we do so, we may charge you the cost of such delivery. You acknowledge that you may incur costs (such as online service provider charges or printing costs) associated with the electronic delivery of information to you. To view PDF files, you will need to download the Adobe Acrobat Reader, which is provided for free from Adobe.

Any notice given to you in connection with this Client Agreement will be deemed delivered if personally delivered or sent by (i) U.S. mail, certified or registered, or overnight courier, postage prepaid with return receipt request, and addressed, if to you, at the address indicated in your Account information, or (ii) electronically to the email address or phone number to which your Account communications are sent, and if to Ellevest: Ellevest, Inc. Attn: Client Support, 48 West 25th Street, 6th Floor, NY, NY 10010) or (iii) posted to the Ellevest Website.

12. Miscellaneous.

Neither party may assign (within the meaning of the Advisers Act) this Agreement without the consent of the other party. This Client Agreement and the Ellevest Website Terms and Conditions, incorporated by reference, constitute the entire agreement between you and us.

If any provision of this Client Agreement is deemed to be invalid or unenforceable or is prohibited by the laws of the state or jurisdiction where it is to be performed, this Agreement will be considered divisible as to such provision and such provision will be inoperative in such state or jurisdiction. The remaining provisions of this Agreement will be valid and binding and of full force and effect as though such provision was not included. This Client Agreement will be governed by and construed in accordance with the laws of Delaware. Any action, suit or proceeding arising out of, under or in connection with this Agreement seeking an injunction or not otherwise submitted to arbitration pursuant to this Agreement will be brought and determined in the appropriate federal or state court in the State of New York and in no other forum. The parties hereby irrevocably and unconditionally submit to the personal jurisdiction of such courts and agree to take any and all action necessary to submit to the jurisdiction of such courts in any such suit, action or proceeding arising out of or relating to this Agreement. No failure by us to exercise any right, power, or privilege will operate as a waiver thereof. No waiver of any breach of this Agreement by you will be deemed to be a waiver of any subsequent breach.

13. Effective Date.

This Client Agreement will be effective on your acceptance of its terms electronically by clicking the "I Accept" button.

14. Arbitration.

To the extent permitted by law, any controversy, dispute or claim arising out of or relating to this Agreement will be submitted to arbitration before a single arbitrator in accordance with the Commercial Rules of the American Arbitration Association. The prevailing party will be entitled to reasonable attorneys' fees, costs and expenses. **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.**

15. Electronic Delivery of Documents.

The Program is an electronically based service, by accepting this Client Agreement, we are obtaining your informed consent to electronic delivery of all notices, marketing communications about Ellevest's products and services and communications relating to your Program Account to an e-mail address or phone number that you provided. This includes all notices, disclosures, regulatory communications (including privacy notices) and other information, documents, data and records ("Account Communications") regarding your Program Account.

You may revoke your consent to electronic delivery of Account Communications by providing notice in accordance with section 11 of this Client Agreement, and such revocation will be effective upon successful completion of its processing by Ellevest. You understand that if you revoke or restrict your consent to electronic delivery of Account Communications or request paper delivery, Ellevest, at its discretion, may i) terminate this agreement or ii) charge you for the cost of the delivery of Account Communications that would otherwise be delivered to you electronically, or close your Program Account. Neither your revocation of consent to electronic delivery, your request for paper delivery, nor Ellevest's delivery of paper copies of Account Communications will affect the legal effectiveness or validity of any electronic communication provided while your consent was in effect. All notifications of Account Communications will be sent to your e-mail address of record. You acknowledge that the Internet is not a secure network and that communications transmitted over the Internet may be accessed by unauthorized or unintended third parties. Due to security risks, you will not send any sensitive information, such as account numbers or passwords, in an unencrypted e-mail or via text. E-mails or texts on rare occasions may fail to transmit properly. You agree that, solely for your records, you can download and save or print the Account Communications you receive via electronic delivery.

This consent is effective upon the execution of this contract and will remain in effect unless and until you revoke your consent to electronic delivery. You understand that it may take up to three (3) business days to process a revocation of consent to electronic delivery, and you may receive electronic notifications in the interim.

Potential costs associated with electronic delivery of Account Communications include charges from Internet access providers and telephone companies, and such charges are borne solely by you. Ellevest does not charge additional online access fees for receiving electronic delivery of Account Communications. You understand that to receive electronic deliveries, you must have Internet access, a working phone number with texting capacity, a valid e-mail address with sufficient storage space, the ability to download documents as Ellevest may specify and to which you have access and a printer or other device to download and print or save any information you may wish to retain. You acknowledge that you have, and will continue to have and maintain, Internet access and a valid e-mail address and phone number with characteristics as described in this paragraph, and you are able to receive electronic deliveries as set forth herein. Ellevest will notify you of any changes in the hardware and software requirements needed to access

electronic records covered by this consent.

You hereby agree that you have carefully read the above information regarding informed consent and fully understand the implications thereof. You hereby agree to the conditions outlined above concerning electronic delivery of Account Communications. If your e-mail address changes, you agree to notify Ellevest of your new e-mail address immediately in writing in accordance with the notice provisions of this Client Agreement.

16. Electronic Signatures.

Your intentional action in electronically signing this Client Agreement is valid evidence of your consent to be legally bound by this Client Agreement. The use of an electronic version of any documents fully satisfies any requirement that they be provided to you in writing.

You are solely responsible for reviewing and understanding all of the terms and conditions of these documents. You accept 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 Client Agreement on the Ellevest Website. The electronically stored copy of this Client Agreement is considered to be the true, complete, valid, authentic and enforceable record of the Client 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.

You agree to not contest the admissibility or enforceability of Ellevest's electronically stored copy of the Agreement in any proceeding arising out of the terms and conditions of the Client Agreement. If more than one individual has electronically signed this Client Agreement, your obligations under this Client Agreement will be joint and several.

By clicking the "I Accept" button, you acknowledge that you (on your own behalf and any joint accountholder's behalf):

- i) agree to arbitrate any controversies that may arise under this Client Agreement;**
- ii) have reviewed the Investment Plan relating to your Program Account and agree to, and accept, the contents of the Investment Plan and it is incorporated herein by reference;**
- iii) have read, understand and agree with all of the terms and conditions set forth in this Client Agreement;**
- iv) have (i) received and read Ellevest's Wrap Fee Program Brochure and Brochure Supplement and (ii) received a copy of Ellevest's Privacy Policy; and**
- (v) understand that clicking "I Agree" is the legal equivalent of manually signing this Agreement and you will be legally bound by its terms and conditions.**