



September 16, 2025

Dear Chen Chen,

Silverlight Asset Management, LLC ("SAM" or the "Company") invites Chen Chen ("CONSULTANT") to provide the consulting and advisory services set forth in Schedule A attached to this Agreement (the "Services") and by this reference is incorporated herein. In the event of a conflict between the terms and conditions of this Agreement and Schedule A, the terms and conditions of this Agreement shall take precedence and control. CONSULTANT will provide such consulting and advisory services in accordance with the following terms and conditions:

1. Services

At times agreeable to CONSULTANT and as requested by SAM, CONSULTANT will make available CONSULTANT'S Services, and consult will advise SAM with respect to such other matters as may be agreed upon by SAM and CONSULTANT. CONSULTANT is expected to perform Services on a part-time basis. CONSULTANT will not perform any services for the Company except as specifically authorized or requested by the Company.

2. Compensation and Related Matters

(a) As compensation for Services rendered pursuant to the terms of this letter agreement (the "Agreement"), SAM shall pay CONSULTANT for the Services performed at the rates set forth in Schedule A. In no event shall the compensation paid to CONSULTANT hereunder exceed Ten Thousand Dollars (\$10,000.00) without a written, signed amendment to this Agreement.

(b) CONSULTANT shall be reimbursed for necessary, pre-approved expenses incurred by CONSULTANT in connection with the rendering of Services. CONSULTANT shall, on a monthly basis, provide SAM with an invoice itemizing CONSULTANT'S expenses attaching receipts evidencing such expenses. Expenses submitted without receipts cannot be reimbursed.

(c) CONSULTANT shall submit separate invoices for consulting Services and expenses. SAM shall make payment or reimbursement to CONSULTANT within thirty (30) days of receipt of an undisputed invoice and required receipts. CONSULTANT'S invoices should be e-mailed to mcannivet@silverlight.us.

(d) CONSULTANT shall be responsible for filing any required tax returns and payment of all taxes with respect to the rendering of Services and receipt of payments under this Agreement. SAM will not withhold or make payments for social

security, make unemployment insurance or disability insurance contributions, or obtain worker's compensation insurance on CONSULTANT'S behalf.

(e) All payments provided for under this Agreement shall be made in currency of the United States. Except as set forth in any amendment to this Agreement, CONSULTANT shall not be entitled to any other compensation or benefits for the Services.

(f) CONSULTANT shall keep accurate records of the time spent, work performed, and all charges and expenses incurred in connection with CONSULTANT'S Services under this Agreement. CONSULTANT shall comply with all applicable laws and regulations in the performance of Services under this Agreement and shall notify SAM immediately if the Services become the subject of a government audit or investigation. CONSULTANT shall not, without SAM's prior written consent, in any manner advertise or publish the fact that CONSULTANT and SAM have entered into this Agreement.

3. Independent Contractor and Related Matters

(a) It is agreed that CONSULTANT has the complete freedom of action as to the details, methods, and means of performing requested Services. It is further understood that CONSULTANT is retained and has contracted with SAM only for the purposes and to the extent set forth in this Agreement, and CONSULTANT'S relationship to SAM and any of its affiliates shall, during the period of CONSULTANT'S retainer and service, be that of an independent contractor, and shall be free to dispose of such portion of CONSULTANT'S entire time, energy, and skill as CONSULTANT is not obligated to devote to SAM and its and affiliates, in such manner as CONSULTANT sees fit and to such persons, firms, or corporations as deem advisable so long as same does not create a conflict of interest between SAM and such other persons, firms, or corporations. CONSULTANT is not an agent of SAM and is not authorized to make any representation, contract or commitment on behalf of SAM. CONSULTANT shall provide all necessary equipment, tools and other materials, at its own expense, necessary to complete the Services.

(b) CONSULTANT shall not be considered under the provisions of this Agreement or otherwise as having status as an employee of SAM, nor shall CONSULTANT be entitled hereafter to participate in any plans, arrangements, or distributions by SAM relating to any pension, deferred compensation, bonds, bonus, insurance, or other benefits that may be extended to SAM's employees since CONSULTANT is performing Services as an independent contractor.

4. Contract Period

This Agreement becomes effective on September 16, 2025 and will continue in effect for a period of six (6) months, provided however, that this Agreement may be terminated by either party at any time and for any or no reason by giving at least one (1) week prior written notice to the other party. Sections 5, 6, 8 and 9 shall survive the termination or expiration of this Agreement.

5. Inventions and Creative Works

If, as a result of CONSULTANT'S Services to SAM, CONSULTANT conceives, makes, or develops any inventions, designs, ideas, techniques, methods, processes, improvements, discoveries or other creative works or know-how, including, without limitation, plans, drawings, prints, or specifications relating in any way to SAM's business, whether or not patentable or registrable under copyright or similar statutes (collectively, the "Inventions"), CONSULTANT will: (a) give prompt written notice thereof to SAM; (b) without the payment of any charge or other additional consideration, assign to SAM all of CONSULTANT'S rights therein; and (c) execute any necessary papers and otherwise reasonably cooperate with SAM in the securing of patents, copyrights, or any other proprietary rights on such Inventions. CONSULTANT hereby warrants and represents to SAM that it is not precluded from assigning these rights by a pre-existing contract. CONSULTANT acknowledges that all Inventions are protected as a "Work Made for Hire" and, as such, shall be and remain the sole and exclusive property of SAM. CONSULTANT waives and agrees not to assert against SAM any rights CONSULTANT may have or acquire in any Inventions.

6. Security

(a) CONSULTANT shall, both during and subsequent to providing Services herein, keep confidential any technical or other information of a confidential nature (i.e., not generally known to the public or known to a third party without any obligation of secrecy), including knowledge of our projects and general activities and any information not publicly disclosed relating to SAM's business which CONSULTANT may acquire through CONSULTANT'S consulting activities or otherwise. CONSULTANT will not use or disclose such information in any manner without SAM's express written permission unless required to do so by law and not until after CONSULTANT has provided written notice to SAM of CONSULTANT'S legal obligation to do so, and if possible provide SAM time to communicate with the body of law requesting disclosure of such information; title to all property involved shall remain exclusively in SAM. Upon termination of Services, or upon request at any time, CONSULTANT shall account for and return to SAM all papers containing any such confidential information. In addition, CONSULTANT shall not disclose or otherwise transfer to SAM any confidential information, which CONSULTANT may have acquired as a result of any previous employment or consulting relationship.

(b) CONSULTANT represents that CONSULTANT'S performance of all the terms of this Agreement and CONSULTANT'S retention as a consultant by SAM does not and will not breach any agreement to keep in confidence confidential information acquired by CONSULTANT in confidence or in trust prior to CONSULTANT'S retention as a consultant by SAM. CONSULTANT has not entered into, and will not enter into, any agreement, either written or oral, in conflict herewith.

7. General Conditions

(a) CONSULTANT agrees that for a period of one (1) year following termination of this Agreement, CONSULTANT will not solicit or in any manner encourage employees of SAM to leave SAM's employ.

(b) If any provision of this Agreement shall be declared invalid, illegal or unenforceable, such provision shall be severed and all remaining provisions shall continue in full force and effect.

(c) SAM/Company and CONSULTANT may be referred to individually as a "Party" and collectively as the "Parties."

(d) This Agreement shall be binding upon CONSULTANT, CONSULTANT'S successors and assigns, and shall inure to the benefit of SAM, SAM's successors and assigns.

(e) This Agreement shall be governed by and construed in accordance with the laws of the State of California without regard to its choice or conflict of laws provisions. Subject to subsection (f) below, any controversy or claim arising out of or relating to this Agreement shall be determined by arbitration before a single arbitrator in accordance with the International Arbitration Rules of the American Arbitration Association. The arbitration proceeding shall be held in Orange County, CA. Judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof.

(f) CONSULTANT acknowledges that any breach of CONSULTANT'S obligations under Sections 5, 6 or 7 of this Agreement could cause SAM irreparable harm for which monetary damages are an insufficient remedy. Accordingly, CONSULTANT agrees that in the event of any breach or threatened breach of such sections of this Agreement, in addition to other remedies at law or in equity it may have, SAM shall be entitled, without the requirement of posting a bond or other securities, to seek equitable relief, including injunctive relief and specific performance.

(g) IN NO EVENT SHALL (I) SAM BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES OR LOST PROFITS UNDER THIS AGREEMENT; AND (II) SAM'S LIABILITY TO CONSULTANT EXCEED THE TOTAL AMOUNT PAID TO CONSULTANT UNDER THIS AGREEMENT.

(h) This Agreement may be executed in one or more counterparts and by exchange of signed counterparts transmitted by facsimile or scanned copy, each of which shall be deemed an original and all of which, when taken together, shall constitute one and the same original instrument.

(i) CONSULTANT shall have insurance covering CONSULTANT'S respective properties, operations, personnel and business(es), which insurance is in amounts and insures against such losses and risks as are adequate to protect CONSULTANT and CONSULTANT'S respective business(es). CONSULTANT represents and warrants that CONSULTANT has no reason to believe that CONSULTANT will not be able to renew CONSULTANT'S existing insurance coverage as and when such coverage expires or to obtain similar coverage at reasonable cost from similar insurers as may be necessary to continue CONSULTANT'S business. Upon SAM's request, CONSULTANT shall provide SAM with a certificate of insurance from CONSULTANT'S insurer evidencing the insurance coverage specified in this Section (i).

(j) The Parties agree that if personal data is processed under this Agreement, each Party represents that it will comply with all applicable data protection laws and that it has and will satisfy the legal requirements which make the lawful processing and use by each Party permissible. If any such exchange of personal data occurs under this Agreement, the Parties shall comply with applicable data protection laws and regulations, including without limitation the California Consumer Privacy Act, as amended by the California Privacy Rights Act.

10. Prior Agreements

This Agreement shall replace any prior agreement between CONSULTANT and SAM relative to CONSULTANT'S Services as a consultant to SAM, and this Agreement contains the entire understanding of the parties. Further, this Agreement shall be amended only in writing agreed to by both parties. This Agreement shall not be assignable (in whole or in part) by CONSULTANT or by operation of law.

Please indicate CONSULTANT'S acceptance of the foregoing by signing in the space provided below and returning one originally signed copy of this Agreement to my attention.

Sincerely,

SILVERLIGHT ASSET MANAGEMENT, LLC

Signed by:
By: Michael Cannivet
Name: Michael Cannivet
Title: Chief Executive Officer

CONSULTANT
Signed by:
By: Chen Chen
Name: Chen Chen

Schedule A

Services

- Consulting services

Rate

\$75 per hour

Certificate Of Completion

Envelope Id: 209C255C-16A7-49DB-A172-01DDA8246CFD
 Subject: Complete with Docusign: Chen Chen Consulting Letter Agreement with Schedule.pdf
 Source Envelope:
 Document Pages: 7
 Certificate Pages: 10
 AutoNav: Enabled
 Envelopeld Stamping: Enabled
 Time Zone: (UTC-05:00) Eastern Time (US & Canada)

Status: Completed

 Envelope Originator:
 Michael Cannivet
 211 Main Street
 San Francisco, CA 94105
 mcannivet@silverlight.us
 IP Address: 64.147.3.98

Record Tracking

Status: Original
 9/16/2025 6:34:01 PM
 Holder: Michael Cannivet
 mcannivet@silverlight.us
 Location: DocuSign

Signer Events

Chen Chen
 chenchenc319@gmail.com
 Security Level: Email, Account Authentication
 (None)

Signature

Signed by:

 EDE19DB12F094E2...

 Signature Adoption: Pre-selected Style
 Using IP Address:
 2601:445:880:8e40:e02b:7da0:32b6:d656


Timestamp

Sent: 9/16/2025 6:36:55 PM
 Viewed: 9/16/2025 6:44:53 PM
 Signed: 9/16/2025 6:45:38 PM

Electronic Record and Signature Disclosure:

Accepted: 9/16/2025 6:44:53 PM
 ID: e083ea2d-d84d-4c9c-96ea-a3e6307912a8
 Company Name: Charles Schwab & Co., Inc.

Michael Cannivet
 mcannivet@silverlight.us
 President
 Security Level: Email, Account Authentication
 (None)

Signed by:

 BD24D839517D4B5...

 Signature Adoption: Pre-selected Style
 Using IP Address: 64.147.3.98

Sent: 9/16/2025 6:45:39 PM
 Viewed: 9/16/2025 7:02:32 PM
 Signed: 9/16/2025 7:02:47 PM

Electronic Record and Signature Disclosure:

Accepted: 9/16/2025 7:02:32 PM
 ID: cf0183cd-a185-449c-aa2a-b6c9247a001d
 Company Name: Charles Schwab & Co., Inc.

In Person Signer Events

Signature

Timestamp

Editor Delivery Events

Status

Timestamp

Agent Delivery Events

Status

Timestamp

Intermediary Delivery Events

Status

Timestamp

Certified Delivery Events

Status

Timestamp

Carbon Copy Events

Status

Timestamp

Witness Events

Signature

Timestamp

Notary Events

Signature

Timestamp

Envelope Summary Events

Status

Timestamps

| Envelope Summary Events | Status | Timestamps |
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| Envelope Sent | Hashed/Encrypted | 9/16/2025 6:36:55 PM |
| Certified Delivered | Security Checked | 9/16/2025 7:02:32 PM |
| Signing Complete | Security Checked | 9/16/2025 7:02:47 PM |
| Completed | Security Checked | 9/16/2025 7:02:47 PM |
| Payment Events | Status | Timestamps |
| Electronic Record and Signature Disclosure | | |

INFORMED CONSENT AND AGREEMENT TO USE ELECTRONIC DOCUMENTS AND SIGNATURES

("Consent and Agreement")

Please carefully review this Informed Consent and Agreement to Use Electronic Documents and Signatures. If you consent and agree to electronically receive, review and sign the documents in the envelope subject to the terms below, check the "I agree to use Electronic Records and Signatures" box and then click the "Review Document" button below.

Why We Are Asking for Your Consent

We must ask for and obtain your consent before using electronic documents and signatures in its relationship with you. This is for documents such as investment advisory agreements with us and account agreements and related documents with the Custodian, as described in more detail below. We and the Custodian are each required by law to give you certain information "in writing" – which means you are entitled to receive and review paper documents and, if your signature is required, to sign the paper documents by hand. In order to use an electronic process instead of paper, we and the Custodian need your consent.

Your Consent and Agreement and What it Means

Your Consent is optional. It is solely up to you whether or not to do so. If you want to use electronic documents and signatures, then you must consent and agree to the terms and conditions relating to the system and process that we and the Custodian will use, as set forth below. You will be asked for your consent each time we send you an envelope of electronic documents.

By checking the "I agree to use Electronic Records and Signatures" box and then clicking the "Review Documents" button below, you will be giving your informed consent and agreement to use the electronic documents and signature system and process described below to electronically receive, review, and electronically sign paperless documents sent to you in electronic envelopes. You will be agreeing to be bound by any documents you electronically sign the same as if you had received a paper copy of the document and signed it by hand with an ink pen. If you do not agree to the terms of this Consent and Agreement, do not check the "I agree" box. Note that even if you agree now, in the future after receiving an electronic document, you will be able to choose whether or not to electronically sign that document or ask for a paper version to sign. You may also withdraw your consent as described below.

To Whom You are Giving Your Consent

This Consent and Agreement is between you and either (a) the independent investment advisory firm whose investment advisory agreement or other Advisor Form (as defined below) is presented for your electronic signature ("*Investment Advisor*") or (b) or the broker-dealer/custodian whose account application or other Custodian Form (as defined below) is presented for your electronic signature (the "*Custodian*," depending on whether the documents presented to you are Advisor Forms or Custodian Forms, as defined below. We are independent of and not owned, affiliated with or supervised by the Custodian. If the electronic document presented is an Advisor Form, then this Consent and Agreement is between you and us and are not reviewed or maintained by Custodian. If the electronic document presented is a Custodian Form, then this Consent and Agreement is between you and the Custodian. For ease of reference, the terms "*Counterparty*," "*we*" and "*us*" as used in this Consent and Agreement refer to either Investment Advisor or the Custodian, as applicable, based on whether the electronic document presented is an Advisor Form or a Custodian Form, as defined below.

What Documents You will Receive Electronically

By agreeing to this Consent and Agreement you will receive, review and sign electronically the electronic documents presented in the envelope. These electronic documents may include, but are not limited to

- Investment Advisor's documents, such as, but not limited to, Investment Advisor's investment advisory or similar agreement, and Investment Advisor's Form ADV or other disclosure brochure ("*Advisor Forms*").
- Custodian documents, such as, but not limited to, the account application agreement and other documents and forms relating to your account with the Custodian ("*Custodian Forms*").

We may always, in our sole discretion, provide you with any document on paper, even if you have authorized electronic delivery. Sometimes the law, or our agreement with you, requires you to give us a written notice. You must still provide these notices to us on paper, unless we tell you how to deliver the notice to us electronically.

How you will Receive Electronic Documents

Investment Advisor is your agent who chooses which electronic documents to send you for review and electronic signature. This is the case whether those documents are Advisor Forms or Custodian Forms. Investment Advisor will place electronic documents, which may or may not require your signature, in an electronic envelope on the DocuSign system (as described below), and a link to the envelope will be emailed to you. You will access the envelope and electronic documents, review them, and, if you choose, electronically sign them using the DocuSign system. Investment Advisor, and not the Custodian, is responsible for the content of the electronic documents sent to you. Even if the electronic documents are Custodian Forms, they will be selected and prepared by Investment Advisor and sent to you at the direction and on behalf of Investment Advisor. You acknowledge and agree that if you receive any information or electronic document that is erroneous, not intended for you, or, in the case of Custodian Forms, deemed ineligible for electronic signature by the Custodian upon its receipt, it is solely the responsibility of Investment Advisor and not the Custodian. You agree to immediately notify Investment Advisor if you receive any electronic document or information that appears to be in error or not intended for you.

How Electronically Signed Documents are Processed

You acknowledge and agree to the following regarding your receipt of electronic documents and your use of electronic signatures. If an electronic document requires the signatures of others besides you, it will not be submitted to Counterparty for processing or effective as to its contents or any actions it instructs or authorizes until all required signatures have been obtained. If any party whose signature is required declines to electronically sign, then the electronic signature of any party previously obtained will not be effective, and all parties will be required to hand sign a paper document.

Withdrawing Your Consent

Counterparty will ask you for this Consent and Agreement each time it presents an envelope of electronic documents. Once you give your Consent and Agreement for an envelope, you cannot withdraw it for that envelope. You can, however, choose not to give your consent in the future when you are presented with subsequent envelopes. If you do this, you will be unable to proceed

electronically and you may be required to use paper documents and signatures. If you give your Consent and Agreement for an envelope, although you may not withdraw it, you can still choose not to electronically sign any or all electronic documents in that envelope. Once you electronically sign a particular document, you cannot withdraw the Consent and Agreement for that document, but you can choose to not electronically sign any other documents included in the same envelope. In addition, before you complete an electronic signature of a document, you may cancel and exit the electronic signing process before clicking the "Confirm Signing" (or other similarly titled button) and closing your browser.

Retaining Electronic Documents

You should retain a copy of all electronic documents we provide to you, including this Consent and Agreement, for your future reference. You can do this by printing the page on paper or saving it to your computer or mobile device. A copy of this Consent and Agreement, as it may be amended from time to time for consents to be given in the future, will also be available to you at www.docusign.com.

Getting Paper Documents

If instead of receiving and signing electronic documents, you would rather use paper documents, you should contact Investment Advisor. If you electronically sign a document, you can, in addition to printing a paper copy and/or saving it to your computer, obtain a paper copy from Counterparty by contacting Investment Advisor or the Custodian.

DocuSign System

Investment Advisor has entered into an agreement with DocuSign, Inc. or a third party vendor ("Vendor") for use of their DocuSign, Inc. license ("*DocuSign*") to make the DocuSign electronic signing system available to facilitate your receipt, review and electronic signature of electronic documents. Your use of the DocuSign system is subject to DocuSign's Terms of Use available at www.docusign.com/company/terms-of-use. Investment Advisor, Vendor, the Custodian, and DocuSign are not affiliated with each other. Neither Investment Advisor nor the Custodian is responsible for the DocuSign system, and Investment Advisor and the Custodian each disclaims any representations and all warranties regarding the DocuSign system. Your use of the DocuSign system is entirely your choice and solely your responsibility.

Hardware and Software Requirements

In order to receive electronic documents and electronically sign them, you will need access to a computer or mobile device with internet service and access to an email account. In order to access the electronic documents sent to you, your computer or mobile device must meet certain requirements, the current version of which is shown below. These requirements will change from time to time, and without notice to you, as third-party technology providers update their products. You can visit <https://support.docusign.com/articles/Subscription-Service-Specifications> for the most up to date system requirements. These requirements include (1) an operating system and internet browser that together support the display of PDF documents; and (2) up-to-date PDF reader software. If you have questions related to the current requirements, please contact Investment Advisor.

The Current Version of software and hardware that meets these requirements is identified below. By "*Current Version*," we mean a version of the software that is currently being supported by its publisher. We reserve the right to discontinue support of a Current Version if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use in the transaction.

Operating Systems

Windows® XP, Windows Vista®, Windows® 8, Windows® 7, Mac OS®X

Browsers

Final release versions of Internet Explorer® 7.0 or above (Windows only), Mozilla® Firefox Current Version (Windows and Mac), Safari™ 6.2 or above (Mac only), Google Chrome® - Current Version

Mobile

Apple iOS 6.0 or above; Android™ 4.0 or above

PDF Reader

Acrobat® or similar software may be required to view and print PDF files

Screen Resolution

1024 x 768 minimum

Enabled Security Settings

Allow per session cookies

Your email notifications are made available in HTML (regular Web hypertext) format, and your electronic documents are made available in PDF format. Your electronic documents may be viewed electronically via the Web and printed with a local printer. You may also save your electronic documents to your local hard drive the way you would any other file from the Internet. Depending upon your comfort level with accessing and storing electronic documents, you should determine whether electronic or paper documents and delivery is best for you. For viewing, printing, storing or downloading your email announcements or the linked web pages, you should use the latest version of your web browser with JavaScript enabled. To access the PDF format for printer-friendly electronic documents, you will also need Adobe Acrobat Reader™. If you do not have Adobe Acrobat Reader installed on your computer, you can download the necessary software free at any time at www.adobe.com

If accessing the DocuSign system via a mobile device, please understand that wireless network coverage and Wi-Fi network speed varies by provider and geographic location. Counterparty is not responsible for limitations and/or failures in performance associated with any wireless or Wi-Fi service used to access the DocuSign system or for the security of any wireless or Wi-Fi service (see "Security and Privacy Information," below).

Updating Your Email Address and Other Contact information

It is your responsibility to provide us with accurate and complete e-mail address and other contact

information, and to maintain and update promptly any changes in this information. In addition, Counterparty may periodically ask you to confirm or update your email and any other information needed to contact you electronically. You may update your email address by contacting Investment Advisor.

Security and Privacy Information

In accessing electronic documents and electronically signing them, you should use a computer operating system that has a firewall (software that is designed to prevent unauthorized access to your computer by blocking suspicious people or websites) and that it is turned on and up-to-date.

You should also make sure that your computer has anti-virus software that it is turned on and that your subscription is current.

Emails sending you links to envelopes with electronic documents for electronic signature are not encrypted (unless the email expressly says that it is encrypted); but the contents of the envelopes are protected. For security and confidentiality, unencrypted emails will not include your name, full account number, or any other personal identifier. Be aware, however, that some email addresses may use part or all of your name. If you use a work email address, your employer or other employees may have access to your email. Although Counterparty believes that email is a reasonably reliable method of delivery, as with any form of communication, there is a risk of misdelivery or interception.

DocuSign has agreed with Investment Advisor to safeguard the security and privacy of all confidential customer information. DocuSign's privacy policy applies to your use of the DocuSign system. In addition, Investment Advisor's privacy policy applies to information we receive from you as part of the electronic signature process. Links or references to where you can view Investment Advisor's and Custodian's respective privacy policies may be contained in the email notifying you of the documents on which your electronic signature is requested or the documents themselves. You may also contact Investment Advisor to be directed to its and/or Custodian's privacy policy.

Accessing the DocuSign system via a mobile device involves the electronic transmission of information across the networks of your wireless service provider. Counterparty is not responsible for the privacy or security of wireless data transmissions. Use only reputable service providers and check with your wireless service provider for information about its privacy and security practices.

The Effect of Your Consent and Agreement

By checking the "I agree to use Electronic Records and Signatures" box and then clicking the "Review Documents" button below you are providing your electronic signature on this Agreement and indicating that you acknowledge, agree and demonstrate that

- You have read this Consent and Agreement and understand it.
- You consent to electronically receive and review the electronic documents included in the electronic envelopes that will be sent to you.
- You have the hardware and software described above, an active email account, and you can (1) access, view, and print on paper or save on your computer this electronic Consent

and Agreement and the electronic documents and (2) access the Web sites described above, including their content, in either HTML or PDF formats, as applicable.

- Your electronic signature on any of the electronic documents, including this Consent and Agreement, will bind you to that document the same as if you had signed a paper copy of the document with an ink pen. You will not contest the validity or enforceability of any electronic document you receive or electronically sign because the document and your signature are in electronic form.
- You acknowledge Custodian has no obligation to review or have any knowledge of forms or agreements unrelated to the Custodian. Any forms, agreements or other documents received by Custodian that are not required for submission of a Custodian form or agreement, will not be reviewed by Custodian, and not deemed as notice to Custodian.
- You understand that you should contact Investment Advisor to report any problem with the electronic signature process.