

Financial Planning Services Agreement

THIS AGREEMENT between Synergos Advisory LLC (dba GenPlan4.xyz) and the Client is in effect from the time GenPlan4.xyz receives and accepts a copy of this Agreement executed by the Client. By checking the boxes on GenPlan4.xyz's signup web page and submitting the request to onboard for financial planning and/or investment services offered by GenPlan4.xyz, the client has read and agreed to the terms and conditions stated within this document.

1. **APPOINTMENT AS FINANCIAL SERVICES PROVIDER:** The Client hereby retains GenPlan4.xyz and GenPlan4.xyz hereby agrees to provide financial planning and/or investment management services with respect to certain assets of the Client (the "Financial Profile") in accordance with the terms and conditions set forth below.

Financial Planning Services

We provide the following self-directed financial planning service packages described in the table below:

Essentials	Plus	Advanced
Net Worth	Essentials Features +	All Plus Features +
Cash Reserves	Retirement Analysis	Investment Tax Allocation and Holdings
Budget	Retirement Stress Test	Social Security and Medicare
Debt	Investment Sector & Style, Concentration	Cash Flows
Investment Allocation	Insurance Disability Analysis	Retirement Distribution Analysis
Student Loan Analysis	Tax Estimate	Long Term Care and Property/Casualty Insurance
Insurance Analysis	Estate Checklist	Estate Analysis
Online help, email and chat support	Semi-annual Consultation with Financial Advisor	Quarterly Consultation with Financial Advisor

Annual Consultation with Financial Advisor		
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Investment Advisory Services (Outside Managers)

The Adviser will determine a target Portfolio allocation between various asset classes (such as equities and fixed income) that is designed to be consistent with the investment objectives communicated by the Client to the Adviser, as well as refer Client to an outside money management firm. Adviser will monitor the Client's account, work with the outside money management firm on behalf of the Client, and on at least an annual basis, Adviser will be available to meet with the Client to discuss any changes to the Client's personal or financial situation that may affect their Account. The Client is responsible for informing the Adviser of any changes in the Client's financial circumstances, investment objectives, and any other information provided by the Client to the Adviser under this agreement. The Adviser will provide written reports to Investment Advisory Clients on an annual basis. We urge Clients to compare these reports against the account statements they receive from their custodian to ensure accuracy.

Custody of Assets: The Adviser does not hold or receive any of the Client's funds or securities, other than payment for the Adviser's services. The Portfolio's assets will be held by a custodian selected by the Client, and the Client will be solely responsible for paying all of the Custodian's fees. Client understands that Adviser is not authorized to establish or maintain custodial arrangements for the Account. All transactions will be consummated by payment to, or delivery by, Client or such other party as Client may designate in writing (the "Custodian"), of all cash and/or securities due to or from the Account. Client shall direct the Custodian to segregate the assets of the Account and to invest and reinvest them in accordance with the directions transmitted by Adviser. Client understands that Adviser shall not be responsible for any loss incurred by reason of any independent act or omission of the Custodian or any other party, to the extent permitted by law. The Custodian should provide statements for the account. The Adviser encourages the Client to notify the Adviser promptly if the Client does not receive statements on all accounts from the custodian on at least a quarterly basis.

2. **CONFIDENTIAL RELATIONSHIP:** Information received by GenPlan4.xyz from Client will be kept confidential by GenPlan4.xyz in a manner consistent with applicable law and with the GenPlan4.xyz's Privacy Policy, which Client acknowledges receiving, and will be sent to Client annually, as required by law. All information or advice furnished by GenPlan4.xyz to Client shall be treated as confidential and not be disclosed by Client except as required by law. Client is permitted to consult with their tax professional or attorney regarding your advisory account(s). GenPlan4.xyz will obtain Client's consent prior to contacting the client's accountants, attorneys, and other consultants regarding their advisory account(s).
3. **VOTING PROXIES:** GenPlan4.xyz shall not vote any proxies for securities purchased for Client's Account.
4. **CLASS ACTION SETTLEMENT CLAIMS:** GenPlan4.xyz will not file a class action settlement claim involving a security held in Client's account on behalf of Client.
5. **CODE OF ETHICS:** Client acknowledges that GenPlan4.xyz has made Client aware that GenPlan4.xyz has a Code of Ethics, which is described on GenPlan4.xyz's Form ADV, Part 2, and which will be provided to Client upon request.

6. **FEES:** The fees for services under this Agreement shall be calculated and paid in accordance with the rate set forth in the attached fee schedule (Schedule A).
7. **RELATED TRANSACTIONS:** GenPlan4.xyz's authority hereunder shall not be impaired because of the fact that the GenPlan4.xyz may affect transactions with respect to securities for the GenPlan4.xyz's own account or for the accounts of others under management which are identical or similar to securities as to which GenPlan4.xyz may affect transactions for the Account at the same or different times.
8. **ACCOUNT STATEMENTS:** Client hereby provides his/her express understanding that GenPlan4.xyz shall not have any responsibility to directly disseminate account statements. The Client is responsible for reviewing trade confirmations and account statements provided by the Portfolio's custodian for consistency with invoices and reports they receive from the GenPlan4.xyz.
9. **VERBAL INSTRUCTIONS ACCEPTABLE:** By Client's execution of this agreement, Client hereby provides express authorization in favor of Adviser which shall expressly permit and allow Adviser to act on Client's verbal instructions, except that no trade or order instructions may be left on Adviser's voicemail – voicemail instructions will not be acted upon. Adviser will take the necessary steps to confirm the client's identification before discussing personal information relating to the client's accounts and financial plans.
10. **ELECTRONIC COMMUNICATIONS ACCEPTABLE:** The Client *consents to electronic delivery of required disclosure documents* and other communications by the GenPlan4.xyz. Such consent will remain effective unless revoked by the Client. GenPlan4.xyz may transmit information by email in text, PDF, Microsoft Word, or other formats that can be readily viewed, printed, and saved. The Client has provided GenPlan4.xyz with one or more valid email addresses that the GenPlan4.xyz may use to communicate with the Client. The Client may revoke its consent to receive communications electronically at any time by notifying GenPlan4.xyz.
11. **RECEIPT OF FORM ADV, PART 2:** Client acknowledges receipt from GenPlan4.xyz of a copy of GenPlan4.xyz's Form ADV, Parts 2A and 2B. Client has the right to terminate the contract without penalty or fees within five (5) business days after entering into the contract. For the purposes of this provision, a contract is considered entered into when all parties to the contract have signed the contract or any other provisions of this contract notwithstanding. The Client shall be provided with an updated Form ADV, Part 2 on an annual basis and the Part 2B when material changes occur. GenPlan4.xyz's Form ADV, Part 2, is also currently available on <http://www.adviserinfo.sec.gov/>.
12. **LIMITED LIABILITY:** GenPlan4.xyz, its officers, directors, employees and agents shall not be responsible for any loss, claim, cost or liability incurred by reason of any act or omission by any broker, dealer, custodian or other third party. However, GenPlan4.xyz may be responsible for any act or failure to act by a third party, if it was pursuant to the GenPlan4.xyz's instructions to the third party. This provision only applies to independent acts by the third party. Nothing in this Agreement may be interpreted to limit or modify the Financial GenPlan4.xyz's fiduciary duties to its clients and nothing in this Agreement shall be deemed a waiver of any right or remedy that a client may have under federal or state securities laws. Federal and state securities laws impose liabilities under certain circumstances on persons who act in good faith.
13. **NON-WAIVER OF RIGHTS BY CLIENT:** Federal securities laws impose certain obligations on persons acting in good faith, and as such, nothing in this Agreement shall result in any waiver of any or all of the rights which the Client shall otherwise enjoy under the federal securities laws. As a Financial Planner registered under the Securities Act of Washington and other applicable federal and state securities laws, GenPlan4.xyz has a fiduciary duty to act in the best interest of the client.
14. **TERMINATION/ASSIGNMENT:** Neither party may assign this agreement without the prior written consent of the other party. This agreement shall be in effect until either party gives written notice to the other party of its intention

to terminate the agreement. This agreement may be terminated, without penalty, upon written notice by either party.

15. **GOVERNING LAW:** This Agreement shall be governed by and construed in accordance with the laws of the State of WA, except to the extent that the federal securities laws shall otherwise be controlling. For clients residing in Washington, the advisory contract shall not waive or limit compliance with, or require indemnification for any violations of, any provision of the Securities Act of Washington, chapter 21.20 RCW.
16. **VENUE:** In the event that any dispute shall arise by and between the parties, it is hereby agreed that any litigation, cause, suit, arbitration, mediation or any other proceeding shall take place in either WA, or another location reasonably accessible to the client. Mediation is voluntary and must be agreed upon post-dispute.
17. **CLIENT CONFLICTS:** If this Agreement is with more than one client, our Services shall be based upon the joint goals as communicated to us by the Clients, collectively. We shall be permitted to rely upon instructions and/or information we receive from either party, unless and until such reliance is revoked in writing to us. We shall not be responsible for any claims or damages resulting from such reliance or from any change in the status of the relationship between Clients.
18. **MISCELLANEOUS:** All paragraph headings in this Agreement are for convenience of reference only, do not form part of this Agreement, and shall not affect in any way the meaning or interpretation of this Agreement. If any provision herein is or should become inconsistent with any present or future law, rule or regulation of any governmental or regulatory body having jurisdiction over the subject matter of this Agreement, such provision shall be deemed to be rescinded or modified in accordance with any such law, rule or regulation. In all other respects, this Agreement shall continue and remain in full force and effect. No term or provision of this Agreement may be waived or modified unless in writing and signed by the party against whom such waiver or modification is sought to be enforced. This Agreement contains the entire understanding between Client and GenPlan4.xyz concerning the subject matter of this Agreement. To the extent that this Agreement is inconsistent with any other agreement governing Client's Account, the provisions of this Agreement shall govern. Client agrees that this Agreement shall be binding upon Client's heirs, executors, administrators, and personal representatives. All notifications required to be sent shall be sent: if to GenPlan4.xyz, to the GenPlan4.xyz's address contained in this Agreement or such other address as may later be designated; if to Client, to Client's address as provided to GenPlan4.xyz at the time this Agreement is entered into, or such other address as may later be designated.
19. **EFFECTIVE DATE:** This Agreement will be effective upon execution by both GenPlan4.xyz and the Client.
20. **FIDUCIARY STATEMENT:** In order to protect the interests of the plan participants and beneficiaries, IRA owners, and plan fiduciaries, GenPlan4.xyz acknowledges fiduciary status for itself and its Advisers. GenPlan4.xyz and its Advisers adhere to basic standards of impartial conduct. In particular, under this standards-based approach, GenPlan4.xyz and its advisers give prudent advice that is in the customer's best interest, avoid misleading statements, and receive no more than reasonable compensation.

Schedule A – Fee Schedule**Ongoing Financial Planning Services Fee**

With the exception of the free package, Financial Planning Services consist of an upfront charge and an ongoing fee that is paid monthly in advance, based on one of the packages selected by the client below. Fees for this service may be paid by electronic funds transfer. This service may be terminated by the Client at will. Upon termination, services will remain in effect until the next billing cycle at which time billing and services will cease.

Packages	Basic	Essentials	Plus	Advanced
Fee	\$0	\$29	\$49	\$89

Financial Planning fees are waived if the Client funds an investment account on GenPlan4.xyz's Betterment investment platform based on the following fee table:

Packages	Essentials	Plus	Advanced
Monthly Flat Fee	Waived	Waived	Waived
Household Account Funding	\$50,000 - \$100,000	\$100,001 - \$200,000	\$200,001+

The Client understands there are investment management fees associated with Betterment and GenPlan4.xyz as follows:

Investment Assets	GenPlan4.xyz Fee	Betterment Custodian Fee	Total Annual Advisory Fee
\$1 - \$1,000,000	0.50%	0.20%	0.70%
\$1,000,001 +	0.25%	0.20%	0.45%

The annual fees are non-negotiable, are pro-rated and paid in arrears on a monthly basis. The advisory fee is a blended fee calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart applying the fee to the value of the previous month, resulting in a combined weighted fee. For example, an account valued at \$2,000,000 would pay an effective fee of 0.575% with the annual fee of \$11,500.00. The monthly fee is determined by the following calculation: $((\$1,000,000 \times 0.70\%) + (\$1,000,000 \times 0.45\%)) \div 12 = \958.33 . No increase in the annual fee shall be effective without agreement from the Client by signing a new agreement or amendment to their current advisory agreement.

Advisory fees are directly debited from Client accounts. Accounts initiated or terminated during a calendar month will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no refund will be needed upon termination of the account.