

Advisory Agreement

For our service offer named “PRW Model Portfolios Subscription”

This Advisory Agreement (“Agreement”) is made effective the moment you book our service offer named “PRW Model Portfolios Subscription” (“Offer”) by making a payment through our website (www.pineridgewealth.com) or our online payment processor (currently www.stripe.com).

The Agreement is made between you, the person booking the Offer, and us, Pine Ridge Wealth LLC, of 1299 Pine Ridge Road, Burnsville, North Carolina 28714, USA.

In this Agreement, you shall be referred to as “you”, “Service Recipient”, or “Client”, while we shall be referred to as “we”, “us”, “Pine Ridge Wealth”, “PRW”, “Service Provider”, or “Adviser”. Collectively, you and we shall be called the “Parties”.

1. DESCRIPTION OF SERVICE.

We will provide to you the following services (collectively, the “Service”):

Easy-to-follow ETF lists and portfolio weights for at least these model portfolio types:

- Serenity Portfolio - a balanced, low-risk portfolio for investors who seek both, growth opportunities as well as income, with a time horizon of more than 3 years, suitable for accounts of \$100K or more
- Serenity Light - a version of the Serenity Portfolio that is easier to manage and maintain, usually consisting of only about five positions, suitable for account sizes of less than \$100K
- Serene Simplicity - an even easier-to-manage version of the Serenity Portfolio with usually only two positions, suitable for all account sizes, especially as augmentation for retirement account situations managed by third parties such as 401(k)'s or 403(b)'s

It is delivered online through a password-protected webpage or platform of our choice.

In addition to access to the model portfolios, the Service includes:

1. Guidance to help you select the portfolio version that’s right for you in the form of a generally valid decision tree or similar.
2. Detailed Instructions to help you implement the selected portfolio all by yourself.
3. Two live online group rebalancing trainings per year with the chance of a hot seat.
4. Our easy-to-use rebalancing spreadsheet.
5. Timely information about any updates to the model portfolios.

In this Service, PRW will **not** understand your financial situation or advise you on making investments and other financial decisions. It will be your responsibility to assess if these model portfolios are suitable for you. PRW will **not** manage in any way your investments based on these model portfolios. It's the Client's free choice and responsibility to do so.

2. PAYMENT FOR SERVICE.

You, the Client, pay us, the Adviser, a yearly recurring subscription fee of \$150.00, reduced to the pre-sale price of \$75.00 if you book the Service during the pre-sale period that ends on 12 am of May 8, 2024.

3. TERM/TERMINATION/REFUND.

This Agreement begins at the time of your payment for the Service and shall terminate when canceled by you as per the end of the current payment cycle.

You, the Client, are entitled to terminate this Agreement anytime as per the end of the current payment cycle as long as you write us an email to cristof@pineridgewealth.com before the cycle renews. There are no refunds available for partially used payment cycles.

We, PRW, are entitled to terminate this Agreement at any time for any reason. If we terminate this Agreement, you receive a full refund for your current payment cycle.

4. NON-ASSIGNMENT.

The Advisor shall not transfer or assign all or any of its rights, obligations, or benefits under this Agreement in whole or in part to any third party, without the prior written consent of the Client.

5. FULL DISCLOSURE, PRIVACY, ELECTRONIC DELIVERY.

You, the Client, acknowledge to have received PRW's full disclosure document "ADV Form 2A" before booking the Service via online access, by way of a link provided on the Service's sales page (<https://www.pineridgewealth.com/premium>).

If the original receipt of the current ADV Form 2A occurred less than 48 hours before entering this Agreement, you have the right to cancel this Agreement within 5 business days of booking it and receive a full refund.

We will furnish you with an updated version of ADV Form 2A if one becomes available during the Term of this Agreement (see Point 3).

You also acknowledge having received our Privacy Policy before accepting this Agreement via online access, by way of a link provided on the Service's sales page (<https://www.pineridgewealth.com/premium>).

You agree to receive personal communication from PRW as well as information about the Service and preliminary and final documentation of the Service electronically via email, automated email, or other means of electronic delivery that you explicitly agree to.

You can revoke your agreement pertaining to any and all electronic communication channels at any time, as well as request the most current version of Advisor's ADV Form 2A and Privacy Policy via email to crstof@pineridgewealth.com or phone call to 828-319-1607.

6. RELATIONSHIP OF PARTIES.

It is understood by the parties that the Adviser is an independent contractor and not an employee of the Client.

7. CONFIDENTIALITY.

The Adviser will not, at any time or in any manner, either directly or indirectly, use for the personal benefit of the Adviser or Adviser's representative, or divulge, disclose, or communicate in any manner any personal or financial information about the Client. The Adviser will protect such information and treat it as strictly confidential. This provision shall continue to be effective indefinitely after the termination of this Agreement.

8. REPRESENTATIONS AND WARRANTIES.

Pine Ridge Wealth represents and warrants to you that there is no contractual obligation to which Pine Ridge Wealth is subject, that prevents Pine Ridge Wealth from entering into this Agreement or from performing fully the Adviser's duties under this Agreement.

Pine Ridge Wealth shall provide the Service and meet its obligations under this Agreement in a timely and workmanlike manner, using knowledge and recommendations for performing the Service which meets generally acceptable standards in its community and region, and will provide a standard of care equal to, or superior to, care used by service providers similar to Pine Ridge Wealth on similar projects.

9. ENTIRE AGREEMENT.

This Agreement contains the entire agreement of the Parties, and there are no other promises or terms and conditions in any other agreement whether oral or written.

10. SEVERABILITY.

If any provision of this Agreement shall be held to be invalid or unenforceable for any reason, the remaining provisions shall continue to be valid and enforceable. If a court finds that any provision of this Agreement is invalid or unenforceable, but that by limiting such provision it would become

valid and enforceable, then such provision shall be deemed to be written, construed, and enforced as so limited.

11. APPLICABLE LAW.

This Agreement shall be governed by the laws of the State of North Carolina, USA.

12. VALIDITY WITHOUT SIGNATURES.

This Agreement is valid without signatures.

The Client accepts it by making the first monthly payment for the Service in full.

The Adviser accepts it by sending an official email confirmation to the Client after receiving the payment for the Service.