

Electronic Signature Agreement

Updated: December 1st, 2020

Please read this Treasure Investment Management, LLC (“Treasure”) Electronic Signature Agreement (“Agreement”) carefully and retain a copy for your records. This Agreement applies to all current and future disclosures, agreements, statements, fee schedules, notices and other documents (collectively, “Communications”) related to the services provided by Treasure and/or any of its affiliates (the “Services”). For purposes of this Agreement, “affiliates” shall mean any entity or person, directly or indirectly, owned by, or under common ownership control with Treasure. As used in this Agreement, “you” means the person providing this consent and “us” or “we” or “our” means Treasure.

1. Consent

By clicking or tapping “Accept and Continue” or otherwise acknowledging your consent electronically, you agree to enter into and be bound by the terms and conditions of this Agreement, you consent and agree that:

- We can provide all Communications to you electronically including, but not limited to, all disclosures, account statements, reports, alerts required by law and any other information about your legal rights and duties;
- You have any necessary hardware, software or other technology to receive and review any Communications sent electronically, including Internet access, a valid email address, the hardware and software described in Section 4 below, and a printer or other device to download and save any information you wish to retain; and
- Your electronic signature (as evidenced by tapping, clicking, or other actions) on any Communication has the same effect as if you signed it in ink.

Your consent is effective immediately and will remain in effect until you tell us that you no longer want to receive Communication`s electronically by sending us notice in the manner described in Section 5 below.

2. Method

You agree that the primary method we will use to deliver Communications to you will be to post the information via the Treasure website (the “Website”) and, to the extent required by law, to send you an email notice directing you to the Website. You understand that you will be deemed to have received certain Communications (such as prospectuses and other Communications that do not contain personal financial information) when they are posted to a publicly available website. In addition, we reserve the right to post Communications to the Website without providing notice to you, to send documents to you by email at your electronic address of record. You agree to check the Website regularly, as you may have no other way to know the Communications have been delivered to you.

You agree that electronic delivery of these Communications in any of the ways described in this Agreement will constitute good and effective delivery to you when posted or sent, regardless of whether you actually or timely receive or access the Communications.

3. Electronic Mail

You must keep your email or electronic address current with us. You must notify us immediately of any change in your email or other electronic address. You may change the email address on record for you through the Website or by contacting us at support@treasure.tech. Until Treasure has received and had a

reasonable time to act on any notice of such a change, Treasure may continue to send Communications to your previous email address, and any such Communications will be deemed to have been delivered to you, whether or not you actually receive them.

If any email notification sent to you at your electronic address of record is returned to us as undeliverable and Treasure is unable to obtain a valid email address, you will be deemed to have revoked your consent to electronic delivery and will be subject to the terms described in Section 5 below.

4. Hardware and Software

To view Communications, you will need a:

- A Current Version (defined below) of an Internet browser we support;
- Connection to the Internet;
- Current Version of a program that accurately reads and displays PDF files (which may be either a browser that supports native PDF rendering or a program such as Adobe Acrobat Reader); and
- A computer or mobile device and an operating system capable of supporting all of the above.

By “Current Version,” we mean a version of the software that is currently being supported by its publisher.

We agree to provide you with notice of any change in the hardware or software requirements needed to access or retain Communications electronically. If you revoke your consent to electronic delivery, you will be subject to the terms described in Section 5 below.

5. Withdrawing Consent

You may revoke or suspend your consent to electronic delivery at any time by contacting us at support@treasure.tech. You may also request that Treasure sends you paper copies of Communications that the law requires us to provide to you. You agree, however, that if you revoke or suspend your consent or request paper copies of Communications, Treasure may charge you a reasonable service charge (to the extent permitted by law) for the delivery of paper copies of any Communication that would otherwise be delivered to you electronically. Treasure may also restrict, revoke or terminate your access to the Services, eliminate product features, or terminate any agreement with you in accordance with the provisions of that agreement.

Any revocation of your consent will take effect on a date determined by Treasure, which will be communicated to you in writing. You further agree that any revocation or suspension of your consent to this Agreement, your request for paper copies, or our delivery of any paper copies will not imply that the previous electronic delivery or signature of documents pursuant to this Agreement did not constitute good and effective delivery, as applicable, or otherwise revoke your consent to any agreement or any term thereof.

6. Acknowledgement

You agree to be bound by any agreement entered into electronically (through clicks, taps or other actions) by any person using your user account information and password. You will not contest the legal effectiveness, validity, enforceability or use of the electronically stored copies of any agreements electronically signed by you electronically based on the fact that the terms were accepted electronically, and you further agree that any such agreements entered into electronically will be deemed to be “in writing” and to have been “signed” by you with the same effect as a manual signature (and any electronic record of such agreements entered into electronically will be deemed to be “in writing”).