



344 W Brigham Rd, Saint George, Utah 84790

www.evestia.com

March 31, 2026

Evestia Client Agreement

You (“Client”) and Evestia LLC, an SEC-registered investment adviser (“Evestia”), agree to the following terms governing Evestia’s automated management of your securities account (the “Account”) at the qualified custodian designated by Evestia at the time your Account is opened (the “Custodian”). The identity of the Custodian will be disclosed to Client in the account opening documentation provided through www.Evestia.com (the “Site”). This Agreement is effective as of the date your Account is opened and ready to receive trading instructions (the “Effective Date”).

1. Services.

Client retains Evestia to manage the Account by issuing automated trading instructions to the Custodian to buy and sell stocks, ETFs, and similar instruments (“Securities”) pursuant to an investment plan assigned by Evestia’s automated system based on Client’s risk profile (“Investment Profile”) submitted through the Site. All investment advice is delivered exclusively through the Site. Client grants Evestia full discretionary authority over the Account, including authority to buy, sell, hold, transfer, and otherwise act with respect to Securities. Evestia has no obligation to advise or act in any legal proceedings involving Securities in the Account.

Evestia has no authority to take possession of Account assets or direct payment of funds to itself except as provided in Section 6 (Advisory Fee).

2. Power of Attorney.

Client appoints Evestia as agent and attorney-in-fact with full authority to buy, sell, and deal in Securities for the Account. This power of attorney terminates only upon termination of this Agreement or receipt by Evestia of written notice of Client’s death, incapacity, or dissolution.

3. Representations and Warranties.

(a) Client represents and warrants that:

(i) Client has full legal capacity and authority to enter into and perform this Agreement, which is valid and binding on Client.

(ii) For entity Clients: the Client Representative signing this Agreement is authorized to do so, and all representations herein are made on behalf of both Client and Client Representative.

(iii) Client owns all cash and Securities in the Account free of any restrictions on transfer or sale.

(iv) Client may be a natural person or an entity.

(v) Client understands that Plans are constructed by Evestia's automated system and may not be customized by Client. Client may not exclude, restrict, or substitute any individual Security within an assigned Plan.

(vi) Client will provide accurate, complete information in the Investment Profile and will promptly update it whenever Client's financial situation, risk tolerance, or investment objectives change materially. Client understands that Evestia's automated system relies on this information to assign and adjust Client's Plan.

(vii) None of the Account's assets are assets of an "employee benefit plan" under ERISA, unless Client has disclosed this in writing to Evestia.

(b) Client understands and agrees that:

(i) Evestia does not guarantee Account performance, is not responsible for investment losses, and the Account is not insured against loss of income or principal.

(ii) Evestia's sole obligation is to manage the Account through its automated system in accordance with the assigned Plan. Evestia does not provide individual financial planning services.

(iii) Account transactions may be executed simultaneously with other client accounts; large transactions may affect execution prices.

(iv) Evestia is not liable for failures or delays in trade execution caused by Custodian system outages, hardware or software failure, internet unavailability, governmental action, or force majeure.

(v) Account composition may differ from initial Plan recommendations due to contributions, profile updates, fee charges, algorithm adjustments, or changes Evestia makes to model holdings, including substitution of Securities, adjustment of target weights, or addition or removal of positions.

(vi) Securities prices for Client's Account may differ from prices obtained for other clients on different Plans.

4. Automated Advisory Service; Questionnaire and Profile Requirements.

Client understands and acknowledges that:

(a) Questionnaire. Client must complete Evestia's online risk questionnaire before the Account is opened. Client must answer all questions honestly and completely.

(b) Profile Updates. Client is responsible for updating the Investment Profile through the Site whenever circumstances change materially. Periodic prompts from Evestia do not substitute for this obligation.

(c) Reliance on Client Information. Evestia's automated system relies on Client-provided information. Evestia is not responsible for outcomes resulting from inaccurate or outdated information.

(d) No Human Override. Investment decisions are made by Evestia's automated system. Client may not direct individual trades or override the Plan except by updating the Investment Profile.

(e) Conflicts of Interest. Evestia's principal maintains proprietary seed accounts that trade simultaneously with client accounts through the automated system. Because all trades are executed simultaneously and automatically, Evestia's principal cannot selectively time seed account trades to the disadvantage of clients. Full conflicts disclosure is available in Evestia's Form ADV Part 2A and Form CRS at www.Evestia.com/legal.

5. Confidentiality.

Evestia will maintain Client's non-public personal and financial information in strict confidence, except as required by law or regulatory authorities. Client acknowledges receipt of Evestia's Privacy Policy at www.Evestia.com/legal.

6. Advisory Fee.

(a) Evestia charges an annualized Advisory Fee of 1.00% of Client's assets under management. Fees accrue daily, are charged in arrears, and are deducted from the Account monthly by the Custodian. The daily fee equals the annual rate divided by 365 (or 366) multiplied by the daily net market value of the Account. Evestia will provide at least 30 days' advance notice of any fee increase, which takes effect the following month. Fee reductions take effect the following month without advance notice.

(i) If Client closes or fully withdraws from the Account on any date other than month-end, Client owes accrued daily fees through the termination date.

(b) If Evestia liquidates all Account positions, Client receives the proceeds and this Agreement terminates.

(c) If insufficient cash is available to cover fees, Evestia may liquidate Securities to cover them.

(d) Evestia may reduce or waive fees for any client account at its discretion without notice to other clients.

7. Valuation.

Account assets are valued by the Custodian. The Custodian also executes all trades.

8. Responsibility for Expenses.

There are no trading commissions under the Plan. Client is responsible for other Account expenses, including ETF fees, custodial fees, and bank service fees.

9. Payment of Fees.

Evestia may direct the Custodian to deduct fees from the Account or may bill Client directly, in which case payment is due within ten days. When fees are deducted directly, Evestia will notify Client of the amount charged and the account value on which it was based, via the Site or email.

10. Custodian.

All transactions are executed by the Custodian identified in Client's account opening documentation. The Custodian is a qualified custodian as defined under the Investment Advisers Act of 1940. Evestia's custodial practices are described in its Form ADV Part 2A at www.Evestia.com/legal. Evestia does not seek best execution prices across multiple custodians.

11. Account Losses.

To the extent permitted by law, Evestia is not liable for Account losses arising from Securities transactions or other acts under this Agreement, provided such acts do not constitute a breach of Evestia's fiduciary duty. Client (and Client Representative, for entity accounts) shall indemnify Evestia and its directors, officers, employees, and affiliates against claims arising from Client's or the Custodian's acts or omissions, or those of any third party selected by Evestia in a commercially reasonable manner, except where caused by Evestia's breach of fiduciary duty. Nothing herein waives or limits any rights Client may have under federal or state securities laws.

12. Termination; Withdrawals.

Either party may terminate this Agreement at any time without cause. Client provides notice through the Site; Evestia provides notice to Client's primary email address. Client may make partial withdrawals consistent with Account minimums posted on the Site. Full withdrawal terminates this Agreement. Upon termination, Sections 9, 11, 17, and 18 survive. Evestia may liquidate all Account holdings upon termination.

13. Account Statements.

The Custodian provides official Account statements. Evestia may provide supplemental Account information through the Site.

14. Independent Contractor.

Evestia acts as an independent contractor. Nothing in this Agreement creates an employment, partnership, joint venture, or other relationship between Evestia and Client.

15. Assignment.

Evestia may not assign this Agreement without Client's consent to the extent required by the Investment Advisers Act of 1940 or applicable state law. Evestia will provide at least 30 days' notice of a proposed assignment. If Client does not respond, Evestia will provide a second 30-day notice, after which Client's continued acceptance of services constitutes consent to the assignment.

16. Delivery of Information.

Client acknowledges electronic delivery of Evestia's Form ADV Part 2A and Form CRS, available at www.Evestia.com/legal. If Client received these documents less than 48 hours before entering into this Agreement, Client may terminate without

penalty within five business days of the Effective Date. Evestia will deliver its Form ADV Part 2A annually upon written request.

17. Governing Law.

This Agreement is governed by the laws of the State of Utah.

18. Arbitration.

THE PARTIES WAIVE THEIR RIGHTS TO SEEK REMEDIES IN COURT, INCLUDING ANY RIGHT TO A JURY TRIAL. All disputes arising out of or relating to this Agreement or the Account shall be resolved exclusively through binding arbitration under JAMS Arbitration Rules and Procedures, before a retired judge experienced in securities disputes, held in Davis County, Utah. The arbitrator shall apply Utah substantive law, conduct limited discovery per JAMS rules, and may not award punitive or exemplary damages except as required by statute. The arbitrator's written award is final and binding. Appeal rights are severely limited under state and federal law. Judgment on the award may be entered in any court of competent jurisdiction.

19. Notices.

All notices must be sent through the Site or by email. Evestia's address is hello@Evestia.com. Client's address is the primary email on file in Client's Account.

20. Severability and Amendment.

If any provision of this Agreement is invalid or unenforceable, all other provisions remain in full force. Evestia may amend this Agreement by email or Site notice, effective immediately except as provided in Section 6(a).

21. Waiver or Modification.

A waiver or modification by Evestia on one occasion does not apply to any other occasion or obligation.

22. Entire Agreement.

This Agreement is the entire agreement between the parties on its subject matter and supersedes all prior agreements, including any preexisting investment management agreements. The parties may enter into separate agreements on other subjects.

23. No Third-Party Beneficiaries.

This Agreement does not benefit any third party not expressly named herein.

CLIENT HEREBY WARRANTS AND ACKNOWLEDGES THAT CLIENT HAS CAREFULLY READ AND UNDERSTANDS ALL PROVISIONS OF THIS AGREEMENT AND AGREES TO ITS TERMS AND CONDITIONS.