



User Agreements

This entire document contains important agreements, policies, disclosures, and other documents (collectively “User Agreements”) for Investment Link, LLC (“Investment Link” or “we” or “us” or “our”) and our website at www.myinvestmentlink.com (“Site” or “our Site”). You must read and consider all User Agreements carefully and contact Investment Link with any questions.

CLICKING AGREE TO OR CHECKING THE CHECKBOX OR ANY OTHER ACTION INDICATING YOUR ACCEPTANCE OF OR AGREEMENT TO ANY OF THE USER AGREEMENTS OR DISCLOSURES OR DOCUMENTS PUBLISHED ON OUR SITE WILL HAVE THE SAME LEGAL EFFECT AS SIGNING A PAPER VERSION OF SUCH AGREEMENTS OR DISCLOSURES OR DOCUMENTS.

BY ACCESSING OR USING OUR SITE YOU AGREE TO THE FOLLOWING USER AGREEMENTS OR DISCLOSURES OR DOCUMENTS AND AGREE TO BE LEGALLY BOUND BY THEIR TERMS AND CONDITIONS:

- all User Agreements may be amended from time to time and that the amended version will be posted on our Site at www.myinvestmentlink.com/legal;
- you will check the Site for the new versions of all User Agreements;
- by continuing visiting our Site or using the services provided by Investment Link without objecting after we post a new version of any User Agreements on our Site, you agree to and accept all changes to all terms and conditions of any amended User Agreements, including any new and/or changed and/or replaced and/or updated terms and conditions of any User Agreements;
- **THE USER AGREEMENTS CONTAINS A BINDING PRE-DISPUTE ARBITRATION PROVISION PURSUANT TO WHICH THE PARTIES (I) WAIVE THEIR RIGHTS TO SEEK REMEDIES IN COURT, INCLUDING ANY RIGHT TO A JURY TRIAL AND (II) AGREE THAT ANY DISPUTE BETWEEN OR AMONG ANY OF THE PARTIES ARISING OUT OF OR RELATING TO OR IN CONNECTION WITH THESE USER AGREEMENTS SHALL BE RESOLVED EXCLUSIVELY THROUGH BINDING ARBITRATION.**

Table of Contents

| | |
|---|----|
| Item 1: Service Agreement | 3 |
| Item 2: Performance Disclosure..... | 16 |
| Item 3: ESIGN Consent to Use Electronic Records and Signatures..... | 17 |
| Item 4: Solicitor Activities Disclosure..... | 19 |
| Item 5: Referral Program Terms and Conditions..... | 20 |
| Item 6: Privacy Policy..... | 22 |
| Item 7: Cookie Policy | 29 |
| Item 8: Business Continuity Plan Disclosure..... | 31 |
| Item 9: Contact Information..... | 33 |

ITEM 1: SERVICE AGREEMENT

You (“Client”) and Investment Link agree to enter into a Service Agreement (“Agreement”) pursuant to which we shall provide a web-based service (“Services”) in the form of a subscription (“Subscription”) to any Service plan (“Plan”). This Agreement is effective as of the first day such Subscription is created by Client (“Effective Date”). In consideration of the mutual covenants herein, Client and Investment Link agree as follows:

1. Terms and Conditions

This Agreement sets forth the terms and conditions with regard to the Services Investment Link will provide Client and the responsibilities of the parties. The provisions in this Agreement are in addition to any other agreements Client has entered into with Investment Link prior to this Agreement.

By entering into this Agreement, you are representing and agreeing that you have read it carefully and understood all of its terms and conditions. You should not enter into this Agreement if you have any questions about your obligations under this Agreement, the Services that we agree to provide, or the limitations of those Services. If you have questions, please contact us at support@invlnk.com prior to entering into this Agreement. You should retain this Agreement for future reference.

Client acknowledges receipt of Investment Link Privacy Policy, Terms of Use, User Agreements containing this Agreement, and all other documents and disclosures (collectively “Legal Documents”) available through Investment Link website at www.myinvestmentlink.com/legal.

If Client avails itself of additional services provided by Investment Link that require Client to agree to specific terms and conditions electronically (through clicks or other actions) or otherwise, such terms and conditions will be deemed an amendment and will be incorporated into and made part of this Agreement. Investment Link reserves the right to modify or terminate this Agreement at any time. Up-to-date information about the Services contemplated by this Agreement will be provided via the Site. Client agrees to consult the Agreement information on the Site regularly.

We reserve the right to decline any Subscription or to terminate any Services and/or account at any time and for any reason, in our sole discretion.

IF CLIENT IS UNWILLING TO ACCEPT THIS OBLIGATION OR TO BE BOUND BY THE TERMS AND CONDITIONS OF THIS AGREEMENT, CLIENT WILL NOT SUBSCRIBE FOR ANY PLAN AND WILL NOT SIGN-UP FOR ANY SERVICES WITH INVESTMENT LINK.

2. Service Plans

Client subscribes to Investment Link to receive a service plan established by Client (“Client Account” or “Account”) based upon the Plan selected by Client during Subscription.

There are three Subscription Plans available to open an Account: Registered, Standard, Financial Advisor (as defined below).

1) Registered Subscription Plan:

1. Funding Summary for the Retirement Buckets®:
 - Helps subscribers try and determine if they have enough savings to retire and stay retired.
2. Social Security Estimator:

- Helps Subscribers try and determine the best time to begin collecting Social Security Retirement Benefits.

2) Standard Subscription Plan:

1. Funding Summary for the Retirement Buckets®:
 - Helps subscribers try and determine if they have enough savings to retire and stay retired.
2. Social Security Estimator:
 - Helps Subscribers try and determine the best time to begin collecting Social Security Retirement Benefits.
3. The Retirement Buckets®:
 - Helps Subscribers try and determine how their current assets would generate Retirement Income.
4. Dashboard Tracking:
 - Helps Subscribers try and determine the projected value of each Bucket.
5. Bucket Allocation of Funds:
 - Helps Subscribers try and determine the time to transfer assets between the Buckets.

3) Financial Advisor Subscription Plan:

1. Offered exclusively to individuals who hold themselves out to the public as licensed professionals authorized to provide financial services to others (“Financial Advisor”).
2. All available features.

3. The Retirement Buckets®

- A. Services are subject to certain product features and account limitations that prospective clients should consider, as described further below in this Agreement.
- B. When providing Services, we determine Client’s situation through an automated web-based interviews and questionnaires (“Software Interviews”) designed for each Plan selected by Client during Subscription.
- C. The advantage of this unique strategy is to help manage retirement income. It is achieved by an automatic segmentation of funds into four groups (“Buckets”), enabling Client to allocate the funds with a higher growth potential to the Buckets that are designed to produce an income in the future, while enabling the current ongoing income.
 - I. Bucket 1: Current Income Bucket:
 - Risk profile: Avoid Risk.
 - II. Bucket 2: 5-Year Growth Bucket:
 - Risk profile: Minimize Risk.
 - III. Bucket 3: 10-Year Growth Bucket:
 - Risk profile: Reduce Risk.
 - IV. Bucket 4: 10-Year+ Growth Bucket:
 - Risk profile: Manage Risk.

- D. Depending on the Services selected by Client during Subscription, the Plans are reflective of Clients' goals and objectives identified during Software Interviews. Investment Link creates the Plan by seeking to identify:
- a) Retirement Income Settings:
 - 1. Client's desired gross retirement income ("Desired Income").
 - 2. Client's estimated inflation assumptions.
 - 3. Client's plan initial date.
 - 4. Client's estimated life expectancy ("Life Expectancy").
 - b) Fixed Income Settings:
 - 1. Client's available income from all known sources, including Social Security, Pension, etc. ("Fixed Income").
 - 2. Cost-Of-Living Adjustment for all Fixed Income, if available.
 - 3. Client's start age and end age for all available Income.
 - c) Investment Income Settings:
 - 1. Client will select a Projected Growth Rate for each Bucket.

4. Limitations of Services

Investment Link does not provide investment advice or financial planning service or tax advice or legal advice and does not represent in any manner that the outcomes described herein or on the Site will result in any particular consequence.

CLIENT UNDERSTANDS AND AGREES THAT:

- A. NO INVESTMENT ADVICE IS OFFERED BY ANY PLAN WITH ANY SUBSCRIPTION OR ANY SERVICES.
- B. NO FINANCIAL PLANNING SERVICE IS OFFERED BY ANY PLAN WITH ANY SUBSCRIPTION OR ANY SERVICE.
- C. INVESTMENT LINK'S SERVICES DO NOT INVOLVE IMPLEMENTING ANY TRANSACTION ON CLIENT'S BEHALF OR THE ACTIVE AND ONGOING MONITORING OR MANAGEMENT OF CLIENT'S INVESTMENTS OR ACCOUNTS.
- D. INVESTMENT LINK DOES NOT PROVIDE ASSET MANAGEMENT SERVICES.
- E. INVESTMENT LINK SHALL NOT HAVE ANY DUTY OR OBLIGATION TO ADVISE OR TAKE ANY ACTION ON BEHALF OF CLIENT IN ANY LEGAL PROCEEDINGS, INCLUDING BANKRUPTCIES OR CLASS ACTIONS, INVOLVING SECURITIES RECOMMENDED OR FORMERLY RECOMMENDED.
- F. CLIENT HAS THE SOLE RESPONSIBILITY FOR DETERMINING WHETHER TO FOLLOW OR IMPLEMENT ANY STRATEGY.

5. Subscription Fees

- A. Investment Link specifies the fee it charges a Client for Subscription ("Subscription Fee") and posts the Subscription Fee on the Client's Account page on the Site under the section titled "Subscription

Payments". Subscription Fee is due at the beginning of each payment period beginning the first day of Subscription requiring the payment.

B. Investment Link offers fixed fee arrangement for all Subscriptions:

Subscription Fee:

- Registered Plan Subscription: Free of charge.
- Standard Plan Subscription: \$25.00 per month.
- Financial Advisor Plan Subscription: \$100.00 per month.

C. Client can close the Account and terminate this Agreement at any time:

a) If Client closes the Account and terminates this Agreement:

- Client will have access to the Account for the remainder of the Subscription period;
- no other payments will be due;
- the Account will be automatically downgraded to Registered Plan on the first day following the expiration of Subscription period.

b) Investment Link reserves the right, in its sole and absolute discretion, to close any Account at any time. If, for any reason, Investment Link shall close the Account:

- Client will have no access and the Account will be terminated as of that day.

D. Investment Link reserves the right, in its sole and absolute discretion, to reduce or waive the Subscription Fee for certain Client Accounts for any period of time determined solely by Investment Link. In addition, Client agrees that Investment Link may waive its fees for the Accounts of Clients other than Client, without notice to Client and without waiving its fees for Client. In exercise of its sole and absolute discretion Investment Link may amend or terminate any reduction or waiver of the Subscription Fee. Investment Link will promptly notify Client of any increase or decrease in the reduction or waiver of the Subscription Fee.

6. Other Fees

A. Investment Link does not charge any other fees, and other than fees described above, we do not receive, charge, or accept any direct or indirect compensation related to services we offer.

7. Subscription Fees Payment Method

Investment Link only accepts credit or debit card Automatic Recurring Payment (as defined below) for Subscription Fees.

8. Automatic Recurring Payment

A. Frequency of Payments.

Regular Subscription Fee:

An Automatic Recurring Payment will be made once every month ("Monthly Payment") for renewal of your Subscription on a recurring basis.

B. Automatic Recurring Payment Failure.

- a) If the payment is not received prior to due date, your Subscription will be automatically downgraded to Registered Plan Subscription.
- b) Investment Link reserves the right, in its sole and absolute discretion, to suspend or cancel your subscription entirely at any time.

C. Cancellation of Automatic Recurring Payment.

- a) You have the right to withdraw your consent to this Automatic Recurring Payment at any time and cancel your Subscription.
- b) To cancel your Automatic Recurring Payment, go to the Site, Log In to your account and navigate to the section titled “Account Settings” and click “Cancel Subscription” button.

D. Reestablishing Automatic Recurring Payment.

- a) If you wish to reestablish your Recurring Payment, email support@invlnk.com.

E. Changing Automatic Recurring Payment.

- b) If you would like to change your Automatic Recurring Payment, go to the Site and navigate to the section titled “Account Settings” and click “Update” button next to your Card Number.

9. Account Losses

Client understands and agrees that Investment Link will not be liable to Client or anyone for any losses incurred by Client or anyone that arise out of or are in any way connected with any Plan or any Subscription for any Services, including, but not limited to, any tax liability asserted against Client by any federal, state or local authority with respect to the Account. Client (and in addition, for entity accounts, Client Representative) shall indemnify and defend Investment Link and Investment Link’s directors, officers, shareholders, employees and affiliates and hold them harmless from and against any and all claims, losses, damages, liabilities and expenses, as they are incurred, by reason of any act or omission of Client or other third party selected by Investment Link in a commercially reasonable manner or selected by Client. In addition to the above indemnities, for entity Clients, the Client Representative shall further indemnify and defend Investment Link and Investment Link’s directors, officers, shareholders, employees and affiliates and hold them harmless from and against any and all claims, losses, damages, liabilities and expenses, as they are incurred, resulting from or in connection to Client’s assertion of Client Representative’s lack of proper authorization from Client to enter into this Agreement.

10. Termination

This Agreement may be terminated by either party with or without cause by notice to the other party, which notice shall be provided by Client to Investment Link through the Site and by Investment Link to Client through the primary email address in Client’s Account as Client shall update from time to time.

11. Non-Exclusive Service

Client acknowledges, understand, and agrees that Investment Link shall be free to render its services to others and Investment Link does not make its Services available exclusively to Client.

- A. Client acknowledges, understand, and agrees that Investment Link provides its Services to multiple Clients and agrees that Investment Link may provide its Services with respect to any of its other Clients, which may differ from the Services given regarding Client's account.
- B. Client acknowledges, understand, and agrees that conflicts of interest could exist between Client's account and other clients including with respect to time and resources between Client and other clients. Among other things, Investment Link may be compensated differently by Client than by other clients. Investment Link may determine in its sole discretion to provide Services to other clients and not Client and vice versa. Investment Link may also provide Services for Client and other clients at different times. Although Investment Link will use its best efforts to provide Services to all clients consistently, factors including the date of Account opening and different factors may lead to different outcomes for similarly situated Clients.

12. Account Statements and Reports

Investment Link does not provide to Clients any statements or reports other than the information available through its software based on Client's Subscription.

13. Assignment

Investment Link may not assign this Agreement without the prior consent of Client, and, if applicable, the consent of any additional authorized signatories on behalf of Client, if and to the extent that such consent is applicable. In the event of an assignment by Investment Link, Investment Link shall request written consent(s) of Client within a specified reasonable time (which shall not be less than thirty (30) days). If Client does not respond to such request within the time specified, Investment Link shall inform Client that the proposed assignee will continue the Services of Investment Link for a specified reasonable time (which shall not be less than thirty (30) days), and if Client does not respond to such second notice from Investment Link, Client's continued acceptance of Services from the proposed assignee shall constitute Client's consent(s) to the assignment. This Agreement shall bind and inure to the benefit of and be enforceable by the parties and their respective successors and assigns.

14. Delivery of Information

Client acknowledges electronic delivery of any Investment Link's documents, which are available on the Site and provided here by link: www.myinvestmentlink.com/legal.

15. Representations and Warranties

A. CLIENT UNDERSTANDS AND AGREES THAT:

- a) THIS AGREEMENT MAY BE AMENDED FROM TIME TO TIME BY INVESTMENT LINK, WITH REVISED TERMS POSTED ON THE SITE. CLIENT AGREES TO CHECK THE SITE FOR UPDATES TO THIS AGREEMENT. CLIENT UNDERSTANDS THAT BY CONTINUING USING THE SERVICES AND MAINTAIN AN ACCOUNT WITHOUT OBJECTING TO REVISED TERMS OF THIS AGREEMENT, CLIENT IS ACCEPTING THE TERMS OF THE REVISED AGREEMENT AND WILL BE LEGALLY BOUND BY ITS TERMS AND CONDITIONS.
- b) INVESTMENT LINK ASSUMES NO RESPONSIBILITY FOR THE TAX CONSEQUENCES OF ANY CLIENT WITH ANY SERVICES.

B. Client represents and warrants to Investment Link and agrees with Investment Link as follows:

- a) Client has the requisite legal capacity, authority and power to execute, deliver and perform his or her obligations under this Agreement. This Agreement has been duly authorized, executed and delivered to Client and is the legal, valid and binding agreement of Client, enforceable against Client in accordance with its terms. Client's execution of this Agreement and the performance of Client's obligations hereunder do not conflict with or violate any obligations by which Client is bound, whether arising by contract, operation of law or otherwise. If the Client is an entity, the individual trustee, agent, representative or nominee (the "Client Representative") executing this Agreement on behalf of Client has the requisite legal capacity, authority and power to execute, deliver and perform such execution and the obligations under this Agreement as applicable. Specifically, if the Client is a corporation, limited liability company, partnership, or other legal entity that is not an individual, the Client Representative signing this Agreement on such Client's behalf has been authorized to execute this Agreement by appropriate corporate, member or manager, partnership or similar action, and if this Agreement is entered into by a trustee or fiduciary, the trustee or fiduciary has authority to enter into this Agreement on behalf of the Client, the Client has the power and authority to enter into this Agreement and that the services described herein are authorized under the Client's applicable articles, certificate, charter, operating agreement, partnership agreement, plan document, trust or organizational, delegation or formation documents or law. Client will deliver to Investment Link evidence of Client's and Client Representative's authority on Investment Link's request and will promptly notify Investment Link of any change in such authority, including but not limited to an amendment to Client's organizational, delegation or formation documents that changes the information Client provides to Investment Link on opening the Account.
- b) For Entity Clients: If Client Representative is entering into this Agreement, Client and Client Representative understand and agree that the representations, warranties and agreements made herein are made by Client both: (i) with respect to Client; and (ii) with respect to the Client Representative.
- c) For Joint Account Clients (With Rights of Survivorship): If Clients are entering into this Agreement on behalf of a joint account, Clients understand and agree that the representations, warranties and agreements made herein are made on behalf of all of the joint account holders and further agree that each (i) is a Client; (ii) has the authority to act on behalf of the Account and Investment Link is entitled to rely upon and may accept such instructions from any one Client, which may be limited due to only one of the Clients having log-in privileges to the Account, without any requirement to seek confirmation of instructions from the other Client(s); (iii) is jointly and severally liable per the terms of this Agreement; and (iv) that in the case of death of any of the joint account Clients, interest in the entire Account shall vest in the surviving account Client(s) under the same terms and conditions of this Agreement and the surviving account Client(s) shall promptly provide Investment Link with written notice thereof and provide any documentation reasonably requested by Investment Link in its management of the Account.
- d) Client acknowledges that Investment Link may be subject to certain anti-money laundering ("AML") and related provisions under applicable laws, rules and regulations and are otherwise prohibited from engaging in transactions with, or providing services to, certain foreign countries, territories, entities and individuals, including without limitation, specially designated nationals, specially designated narcotics traffickers and other parties subject to United States government or United Nations sanctions and embargo programs (collectively "AML Laws"). In furtherance of the foregoing, Client hereby represents and warrants the following and shall promptly notify Investment

Link if any of the following ceases to be true and accurate: (i) to the best of the Client's knowledge based upon appropriate diligence and investigation, none of the cash or property that the Client has paid or will pay or deposit to Investment Link or use in any connection with any Plan or any Subscription or any Services has been or shall be derived from or related to any activity that is deemed criminal under United States law, nor will any of the Client's payments or deposits to Investment Link directly or indirectly contravene United States federal, state, international or other laws or regulations, including without limitation any AML Laws; and (ii) No contribution or payment by Client to Investment Link shall cause Investment Link to be in violation of any AML Laws, including, without limitation, the United States Bank Secrecy Act, the United States Money Laundering Control Act of 1986, and the United States International Money Laundering Abatement and Anti-Terrorist Financing Act of 2001, and (iii) Client understands and agrees that if at any time it is discovered that any of the representations in this section are untrue or inaccurate, or if otherwise required by applicable law or regulation related to money laundering and similar activities, Investment Link may undertake appropriate actions to ensure compliance with applicable law or regulation.

- e) Client acknowledges that Investment Link may require further documentation verifying Client's identity or the identity of the Client's beneficial owners, if any, and the source of funds used to make payment to Investment Link. Client hereby agrees to provide such documentation as may be requested by Investment Link. Furthermore, Client acknowledges and agrees that Investment Link may release confidential information regarding Client and, if applicable, any of Client's beneficial owners, to government authorities if Investment Link, in its sole discretion, determines after consultation with counsel that releasing such information is in the best interest of Investment Link in light of any AML Law.
 - f) If Client specifically provides a photograph of Client's likeness and/or other personal identifying information to Investment Link for public display, then Client hereby grants permission to Investment Link to use the provided photograph of Client's likeness, Client's name and/or other information, in a commercially reasonable manner on the Site, any related and/or affiliated sites, and in marketing materials now and in the future, until such time as this Agreement is terminated by either party. Client waives any and all rights to compensation as a result of such use of Client's explicitly provided photograph of Client's likeness, Client's name and/or other information.
 - g) Client agrees to use Investment Link solely for Client's personal, non-commercial use, and not in connection with any competitive analysis (as determined by Investment Link).
- C. Client understands and agrees that (i) Investment Link does not guarantee the performance of the Account, is not responsible to Client for any losses, and the Account is not insured against loss of income or principal; (ii) there are significant risks associated with investing, including, but not limited to, the risk that the Account could suffer substantial diminution in value, and this risk applies even when the Account is managed by an investment adviser; (iii) the past performance of any benchmark, market index, ETF, or other Security does not indicate its future performance, and future transactions will be made in different Securities and different economic environments; and (iv) Investment Link will cause the Account to invest in Securities substantially in the proportions set forth by the Plan (subject to the profile information received from Client and to various other factors, including without limitation Client deposits or withdrawals, variations in the allocations due to movements in the prices of Securities over time, and subject to revisions of the Plan by Investment Link from time-to-time consistent with Client's profile information), and provide only the specific reviews and restrictions described in this Agreement, and will not otherwise review or control such Account. There are significant risks associated with any investment program.

- c) Client understands and agrees that Investment Link's sole obligation hereunder or otherwise is to provide Services in accordance with the Plan, and notwithstanding any duty or obligation Client Representative may have to an entity Client, Client has not engaged Investment Link to provide any investment advice or financial planning services. Client understands and agrees that Investment Link is not responsible for any losses in an Account.
- d) Client understands and agrees that the Account will be maintained solely based on the information Client has provided to Investment Link.
- e) Client understands and agrees that Investment Link is not responsible to Client for any failures, delays and/or interruptions for any reason or no reason at all, including without limitation any or all of the following, which are likely to happen from time to time: (i) any kind of interruption of the services; (ii) hardware or software malfunction, failure or unavailability; (iii) system outages; (iv) internet service failure or unavailability; (v) the actions of any governmental, judicial or regulatory body; and/or (vi) force majeure.
- f) Client understands and agrees that an Account's composition may be different for a variety of reasons from those of any initial Plan. These differences can arise each time the Plan is adjusted, including, but not limited to, the following instances: (i) any time when Client updates the Account and causes Investment Link to recalculate the Plan or revise the existing Plan; (ii) any time Investment Link adjusts its algorithm by which the Account is maintained as specified for the Plan.
- g) Client understands and agrees that various features of Services may be offered or processed through service providers, which may be unaffiliated companies, or affiliates of Investment Link. Unless otherwise noted, all authority granted to or limitations of liability of Investment Link shall include its agents and representatives and any service provider. Client authorizes Investment Link and its agents or its affiliates acting on behalf of Investment Link under this Agreement to perform the services contemplated by this Agreement.

16. Confidentiality

Client agrees to maintain in strict confidence all non-public information that Client acquires from Investment Link in connection with the Account. Client agrees that Client shall not use any information Client receives from Investment Link for any purpose other than managing the Account, including, but not limited to, developing a service that competes with the Site or Investment Link's services.

17. Governing Law

This Agreement shall be governed by and construed and interpreted in accordance with the laws of the State of Michigan applicable to contracts made and to be performed within the State of Michigan as applied to contracts between Michigan residents to be entered into and performed by Michigan residents entirely within the State of Michigan.

18. Arbitration

THE PARTIES WAIVE THEIR RIGHTS TO SEEK REMEDIES IN COURT, INCLUDING ANY RIGHT TO A JURY TRIAL. THE PARTIES AGREE THAT ANY DISPUTE BETWEEN OR AMONG ANY OF THE PARTIES ARISING OUT OF, RELATING TO OR IN CONNECTION WITH THIS AGREEMENT OR THE ACCOUNTS, INCLUDING THE DETERMINATION OF

THE SCOPE AND APPLICABILITY OF THE AGREEMENT TO ARBITRATE, SHALL BE RESOLVED EXCLUSIVELY THROUGH BINDING ARBITRATION CONDUCTED UNDER THE AUSPICES OF JAMS PURSUANT TO ITS COMPREHENSIVE ARBITRATION RULES AND PROCEDURES.

THE ARBITRATION HEARING SHALL BE HELD IN THE COUNTY AND STATE OF THE PRINCIPAL OFFICE OF INVESTMENT LINK AT THE TIME THE DISPUTE ARISES. DISPUTES SHALL NOT BE RESOLVED IN ANY OTHER FORUM OR VENUE. THE PARTIES AGREE THAT THE ARBITRATOR SHALL APPLY THE SUBSTANTIVE LAW OF MICHIGAN TO ALL STATE LAW CLAIMS, THAT LIMITED DISCOVERY SHALL BE CONDUCTED IN ACCORDANCE WITH JAMS' COMPREHENSIVE ARBITRATION RULES AND PROCEDURES, AND THAT THE ARBITRATOR MAY NOT AWARD PUNITIVE OR EXEMPLARY DAMAGES, UNLESS (BUT ONLY TO THE EXTENT THAT) SUCH DAMAGES ARE REQUIRED BY STATUTE TO BE AN AVAILABLE REMEDY FOR ANY OF THE SPECIFIC CLAIMS ASSERTED. IN ACCORDANCE WITH JAMS' COMPREHENSIVE ARBITRATION RULES AND PROCEDURES, THE ARBITRATOR'S AWARD SHALL CONSIST OF A WRITTEN STATEMENT AS TO THE DISPOSITION OF EACH CLAIM AND THE RELIEF, IF ANY, AWARDED ON EACH CLAIM. THE AWARD SHALL NOT INCLUDE OR BE ACCOMPANIED BY ANY FINDINGS OF FACT, CONCLUSIONS OF LAW OR OTHER WRITTEN EXPLANATION OF THE REASONS FOR THE AWARD. THE PARTIES UNDERSTAND THAT THE RIGHT TO APPEAL OR TO SEEK MODIFICATION OF ANY RULING OR AWARD BY THE ARBITRATOR IS SEVERELY LIMITED UNDER STATE AND FEDERAL LAW. ANY AWARD RENDERED BY THE ARBITRATOR SHALL BE FINAL AND BINDING, AND JUDGMENT MAY BE ENTERED ON IT IN ANY COURT OF COMPETENT JURISDICTION IN THE COUNTY AND STATE OF THE PRINCIPAL OFFICE OF INVESTMENT LINK AT THE TIME THE AWARD IS RENDERED OR AS OTHERWISE PROVIDED BY LAW. THE PARTIES SHALL MAINTAIN THE CONFIDENTIAL NATURE OF THE ARBITRATION PROCEEDING AND THE AWARD, INCLUDING WHEN SEEKING TO CONFIRM OR VACATE THE AWARD IN COURT, UNLESS OTHERWISE REQUIRED BY LAW OR JUDICIAL DECISION.

19. Notices

All notices and communications under this Agreement must be made through the Site or by email. Investment Link's contact information for this purpose is support@invlnk.com, and Client's contact information for this purpose is contained in Client's user account on the Site and the primary email address in Client's Account as Client shall update from time to time.

20. Severability and Amendment

The invalidity or unenforceability of any provision hereof shall in no way affect the validity or enforceability of any and all other provisions hereof. Client acknowledges that Investment Link may amend this Agreement from time to time by notifying Client by email or message to Client's Investment Link user Account, which amendment will be effective immediately.

21. Waiver or Modification

Investment Link's waiver or modification of any condition or obligation hereunder shall not be construed as a waiver or modification of any other condition or obligation, nor shall Investment Link's waiver or modification granted on one occasion be construed as applying to any other occasion.

22. Entire Agreement

This Agreement is the entire agreement of the parties regarding the subject matter hereof and supersedes all prior or contemporaneous written or oral negotiations, correspondence, agreements and understandings (including without limitation any and all preexisting client account agreements, which are hereby cancelled). However, the parties may choose to enter into separate agreements between them regarding different subject matters.

23. No Third-Party Beneficiaries

Neither party intends for this Agreement to benefit any third party not expressly named in this Agreement.

24. Disclaimer of Warranties

INVESTMENT LINK DOES NOT MAKE ANY EXPRESS OR IMPLIED WARRANTIES ABOUT THE SITE OR ANY CONTENT ON THE SITE INCLUDING, BUT NOT LIMITED TO, ANY INFORMATION, SOFTWARE, PRODUCTS (INCLUDING DESCRIPTION OF PRODUCTS) OR SERVICES (INCLUDING DESCRIPTION OF SERVICES) INCLUDED IN OR AVAILABLE THROUGH THE SITE AND EXPRESSLY DISCLAIM AND NEGATES ALL WARRANTIES OF ANY KIND, INCLUDING, BUT NOT LIMITED, TO IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT OF INTELLECTUAL PROPERTY OR OTHER VIOLATION OF RIGHTS. THE INVESTMENT LINK SITE IS MADE AVAILABLE TO YOU "AS IS" AND "AS AVAILABLE" AND INVESTMENT LINK DOES NOT WARRANT THAT ANY DEFECTS OR INACCURACIES WILL BE CORRECTED.

INVESTMENT LINK DOES NOT WARRANT THAT THE SITE WILL MEET YOUR NEEDS, OR THAT IT WILL BE UNINTERRUPTED, TIMELY, SECURE OR ERROR-FREE. INVESTMENT LINK ALSO MAKES NO WARRANTY THAT THE RESULTS OBTAINED FROM THE USE OF THE SITE WILL BE ACCURATE OR RELIABLE, OR THAT THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE SITE WILL MEET YOUR EXPECTATIONS.

INVESTMENT LINK DOES NOT ENDORSE AND IS NOT RESPONSIBLE FOR THE ACCURACY OR RELIABILITY OF ANY INFORMATION AVAILABLE ON THE SITE. IT IS YOUR RESPONSIBILITY TO EVALUATE THE ACCURACY, RELIABILITY, TIMELINESS AND COMPLETENESS OF ANY INFORMATION AVAILABLE ON THE SITE. INVESTMENT LINK SPECIFICALLY DISCLAIMS ANY DUTY TO UPDATE THE INFORMATION ON THE SITE.

25. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL INVESTMENT LINK NOR THE OWNERS, OFFICERS, DIRECTORS, EMPLOYEES OR REPRESENTATIVES OF INVESTMENT LINK NOR ANY OTHER PARTY INVOLVED IN THE CREATION, PRODUCTION, DELIVERY OF ANY INFORMATION, SOFTWARE, PRODUCTS (INCLUDING DESCRIPTION OF PRODUCTS) OR SERVICES (INCLUDING DESCRIPTION OF SERVICES) INCLUDED IN OR AVAILABLE THROUGH THE SITE BE LIABLE IN ANY WAY TO YOU OR ANYONE ELSE FOR ANY DIRECT, INDIRECT, SPECIAL, PUNITIVE, INCIDENTAL, CONSEQUENTIAL DAMAGES, OR ANY DAMAGES WHATSOEVER INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOSS OF USE, DATA, PROFITS, LOST PROFITS, COST OF PROCURING SUBSTITUTE SERVICE OR LOST OPPORTUNITY, ARISING OUT OF OR IN ANY

WAY CONNECTED WITH THE SITE OR THE USE OF THE SITE OR PERFORMANCE OF THE SITE, WITH THE DELAY OR INABILITY TO USE THE SITE OR RELATED SERVICES, THE PROVISION OF OR FAILURE TO PROVIDE SERVICES, OR FOR ANY INFORMATION, SOFTWARE, PRODUCTS, SERVICES, WHETHER BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY OR OTHERWISE, DELAY OR INABILITY TO USE THE SITE, EVEN IF INVESTMENT LINK OR ANY OTHER PARTY IS MADE AWARE OR HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES OR LOSSES. THIS LIMITATION INCLUDES, BUT IS NOT LIMITED TO, THE TRANSMISSION OF ANY VIRUSES, DATA OR HARMFUL CODE THAT MAY AFFECT YOUR EQUIPMENT OR ANYONE ELSE'S EQUIPMENT, ANY INCOMPATIBILITY BETWEEN THE SITE'S FILES AND YOUR BROWSER OR OTHER WEBSITE ACCESSING PROGRAM, OR ANY FAILURE OF ANY ELECTRONIC OR TELEPHONE EQUIPMENT, COMMUNICATION OR CONNECTION LINES, UNAUTHORIZED ACCESS, THEFT, OPERATOR ERRORS, OR ANY FORCE MAJEURE. INVESTMENT LINK DOES NOT GUARANTEE CONTINUOUS, UNINTERRUPTED OR SECURE ACCESS TO THE SITE.

ANY INFORMATION, SOFTWARE, PRODUCTS (INCLUDING DESCRIPTION OF PRODUCTS) OR SERVICES (INCLUDING DESCRIPTION OF SERVICES) INCLUDED IN OR AVAILABLE THROUGH THE SITE OR A LINKED WEBSITES MAY INCLUDE INACCURACIES OR TYPOGRAPHICAL ERRORS, AND INVESTMENT LINK SPECIFICALLY DISCLAIMS ANY LIABILITY FOR SUCH INACCURACIES OR ERRORS. THE CONTENT, ACCURACY, OPINIONS EXPRESSED, LINKED WEBSITES AND OTHER LINKS PROVIDED BY LINKED WEBSITES ARE NOT INVESTIGATED, VERIFIED, MONITORED OR ENDORSED BY INVESTMENT LINK. INVESTMENT LINK AND LINKED WEBSITES MAY MAKE CHANGES AND/OR IMPROVEMENTS AT ANY TIME.

INVESTMENT LINK WILL NOT BE LIABLE TO YOU OR ANYONE ELSE FOR ANY LOSS RESULTING FROM A CAUSE OVER WHICH SUCH INVESTMENT LINK DOES NOT HAVE DIRECT CONTROL. THIS INCLUDES FAILURE OF ELECTRONIC OR MECHANICAL EQUIPMENT OR COMMUNICATIONS LINES (INCLUDING TELEPHONE, CABLE AND INTERNET), UNAUTHORIZED ACCESS, VIRUSES, THEFT, OPERATOR ERRORS, SEVERE OR EXTRAORDINARY WEATHER (INCLUDING FLOOD, EARTHQUAKE, OR OTHER ACT OF GOD), FIRE, WAR, INSURRECTION, TERRORIST ACT, RIOT, LABOR DISPUTE AND OTHER LABOR PROBLEMS, ACCIDENT, EMERGENCY OR ACTION OF GOVERNMENT.

BECAUSE SOME STATES/JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES, THE ABOVE LIMITATION MAY NOT APPLY TO YOU. IF YOU ARE DISSATISFIED WITH ANY PORTION OF THE SITE, OR WITH ANY OF THESE TERMS, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE SITE.

26. Indemnification

As a condition of this Agreement and your use of the Investment Link Site, you agree to indemnify, defend, and hold Investment Link, its owners, officers, directors, employees, and Third Party Content providers harmless from and against any and all claims, losses, liability, costs and expenses (including but not limited to attorneys' fees) relating to or arising out of your use of or inability to use the Investment Link Site, products and/or services available on the Site, information provided on the Site, any User postings, your violation of any of these Terms or your violation of any rights of a third party, or your violation of any applicable laws, rules or regulations. Investment Link reserves the right, at its own cost, to assume the

exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will fully cooperate with Investment Link in asserting any available defenses.

27. Severability

If a court of competent jurisdiction deems any provision unenforceable, that provision will be enforced to the maximum extent permissible, and the remaining provisions will remain in full force and effect.

ITEM 2: PERFORMANCE DISCLOSURE

All investing is subject to risk, including the possible loss of the money you invest. Past performance does not guarantee future results, and the likelihood of investment outcomes are hypothetical in nature. Before investing, consider the investment objectives, risks, charges, and expenses of any fund. Contact the fund family for a prospectus, disclosure document, summary prospectus containing this information.

INVESTMENT LINK CANNOT GUARANTEE AND DOES NOT GUARANTEE ANY LEVEL OF PERFORMANCE OR THAT ANY USER OR CLIENT WILL AVOID A LOSS OF ASSETS IN THEIR INVESTMENT ACCOUNTS OR ELSEWHERE AS A RESULT OF ANY SERVICES OR ASSOCIATED WITH ANY SERVICES PROVIDED BY INVESTMENT LINK.

ITEM 3: ESIGN CONSENT TO USE ELECTRONIC RECORDS AND SIGNATURES

In this ESIGN Consent to Use Electronic Records and Signatures ("Consent"), please remember that "you" and "your" refer to the person who is establishing an Account, as well as any future Accounts, with Investment Link. "Communications" means each document, policy, disclosure, notice, agreement, fee schedule, statement, record, document, and other information we provide or may provide to you, or that you sign or submit or agree to at our request.

You must have an active email address and check it periodically.

By opening an Account with Investment Link, and then accessing your Account, you are consenting to the following terms:

1. Your consent to use electronic records

In the sole discretion of Investment Link, the Communications that Investment Link provides or will provide to you, or that you sign or agree to at the request of Investment Link, may be in electronic form ("Electronic Records" or "Electronic Communications"). You specifically agree to receive and/or obtain Electronic Records from Investment Link. The term "Electronic Records" or "Electronic Communications" includes, but is not limited to, any and all current and future notices and/or disclosures including those that various federal and/or state laws or regulations require that Investment Link provides to you, as well as such other documents, statements, data, records and any other communications regarding your relationship with Investment Link. You acknowledge that, for your records, you are able to retain Investment Link's Electronic Communications by printing and/or downloading and saving this Consent and any other agreements and Electronic Communications, documents, or records that you agree to using your E-Signature (as defined below). You accept Electronic Communications provided via your account with the Investment Link as reasonable and proper notice, for the purpose of any and all laws, rules, and regulations, and agree that such electronic form fully satisfies any requirement that such communications be provided to you in writing or in a form that you may keep.

2. Your acknowledgement and consent to Electronic Signature

You agree that your use of a key pad, mouse or other device to select an item, button, icon or similar act/action, or to otherwise provide the Investment Link instructions, or in accessing or making any transaction regarding any agreement, acknowledgement, consent terms, disclosures or conditions constitutes your signature (hereafter referred to as "E-Signature"), acceptance and agreement as if actually signed by you in writing. You acknowledge you are signing this Consent and your Service Agreement with an E-Signature. You agree your E-Signature is the legal equivalent of your manual signature on this Consent and the Service Agreement. You consent to be legally bound by this Consent's terms and conditions. You also agree that no certification authority or other third-party verification is necessary to validate your E-Signature and that the lack of such certification or third-party verification will not in any way affect the enforceability of your E-Signature or any resulting contract between you and the Investment Link. You represent that you are authorized to execute this Consent, the Service Agreement for all persons who own or are authorized to access any of your accounts and that such persons will be bound by the terms of this Consent and the Service Agreement.

3. Paper versions of Electronic Communications

You agree that you will not require a paper copy of any Electronic Records or User Agreements.

4. Revocation of electronic delivery

This Consent will apply on an ongoing basis unless you withdraw this Consent. You have the right to withdraw the Consent to Electronic Records and the use of your E-Signature at any time. You acknowledge that we reserve the right to restrict or terminate your access to Investment Link, including without limitation the Site, if you withdraw Consent to Electronic Records and E-Signatures. If you wish to withdraw your Consent, contact us at support@invlnk.com.

5. Web browser

To receive the Electronic Records, you will need a computer or mobile device with web browser, and connection to the Internet, and you will need access to a printer or the ability to download information and to keep copies for your records. By establishing and then accessing an Account, you are indicating that you have the capability to access the agreements and other information, including the disclosures located at www.myinvestmentlink.com/legal, and download or print copies for your records. You are responsible for installation, maintenance, and operation of your computer, mobile device, browser and software. Investment Link is not responsible for errors or failures from any malfunction of your computer, browser or software. Investment Link is also not responsible for computer viruses or related problems associated with use of an online system.

The following are the minimum hardware, software and operating system requirements necessary to use Investment Link and receive Electronic Communications (“Current Version” means a version of the software that is currently being supported by its publisher):

- a Current Version of any Internet browser;
- any connection to the Internet;
- a Current Version of any program that accurately reads and displays PDF files (such as Adobe Acrobat Reader);
- any computer or mobile device and an operating system capable of supporting all of the above.

ITEM 4: SOLICITOR ACTIVITIES DISCLOSURE

1. Investment Link expects from time to time to run promotional campaigns to attract Clients to open Accounts on the Site:
 - A. These promotions may include additional Account services or products offered on a limited basis to select Clients, more favorable fee arrangements, and/or reduced or waived Subscription Fees for Clients.
 - B. These arrangements may create an incentive for a third-party or other existing Client to refer prospective Clients to Investment Link, even if the third-party would otherwise not make the referral.
 - C. Investment Link may also pay pre-determined fees to third-parties for driving new users to Investment Link, which may be in the form of so-called CPM, CPC or CPA arrangements (respectively, impressions, clicks or actions through other websites) or any other similar fee arrangements.
2. If you were directed to the Investment Link signup process by a link on Investment Link affiliate site (“Affiliate”), please be advised that the Affiliate website which directed you to Investment Link will receive compensation from Investment Link if you open an Account with any paid Plan. If you are in doubt as to whether you were directed to Investment Link via an Affiliate and believe it material to your decision to open an Account, please contact support@invlnk.com before signing up for any Investment Link Services.
 - A. Compensation to the Affiliate may be between \$0.01 and \$100. You will not be charged any fee or incur any additional costs for being referred to Investment Link by the Affiliate.
 - B. The Affiliate promotes and/or advertises Investment Link’s Services and may offer independent analysis and reviews of such services. Investment Link and the affiliate are not under common ownership or otherwise related entities.
3. Investment Link engages solicitors whom it pays for Client referrals. For more details refer to Investment Link Refer-a-Friend, Reward Yourself Program Terms and Conditions (“Referral Program”).
 - A. If you were directed to the Investment Link signup process through the Referral Program, please be advised that the client who directed you to Investment Link will receive compensation from Investment Link if you open an Account with any paid Plan. You may be invited to participate in the Referral Program by means including, but not limited to, an existing Investment Link Client providing you a link, or an email Investment Link sends you on behalf of an existing Investment Link Client. If you are in doubt as to whether you were directed to Investment Link via the Referral Program and believe it material to your decision to open an Account, please contact support@invlnk.com before signing up for an Account.
 - B. Compensation to the referring Investment Link Client through the Referral Program is in the form of a 10% permanent reduction to their Subscription Fee. You will not be charged any fee or incur any additional costs for being referred to Investment Link via the Refer A Friend program.

ITEM 5: REFER-A-FRIEND, REWARD YOURSELF REFERRAL PROGRAM TERMS AND CONDITIONS

This program is available to individual users only. This program is not available to Financial Advisors or Financial Institutions.

Through Investment Link Refer-a-Friend, Reward Yourself Program you can invite anyone to subscribe with Investment Link products and services by sending them an invitation via the Investment Link interface. Investment Link will send one invite on your behalf and may send up to two reminders to each person you invite. The reminders may be different from the original invite.

Reward for you (referrer) is in the form of a lifetime discount of 10% to the lowest subscription price found under the Next Billing Amount of your Subscription Information. To be eligible for the reward, the person you refer (referee) must subscribe to a paid plan and use your personal discount code when they sign up. The discount to your subscription is applied once the person you referred activated their new account. The discounted subscription price is charged on the date found under the Next Billing Date of your Subscription Information. Subject to the limitations above, you can receive one reward discount per each referral with an unlimited number of referrals.

Example: Standard Plan with a monthly subscription of \$25.00/month.

| Reward | Billing Amount | Discount | New Billing Amount |
|--------|----------------|----------|--------------------|
| 1 | \$25.00 | 10% | \$22.50 |
| 2 | \$22.50 | 10% | \$20.25 |
| 3 | \$20.25 | 10% | \$18.23 |
| 4 | \$18.23 | 10% | \$16.40 |
| 5 | \$16.40 | 10% | \$14.76 |
| 6 | \$14.76 | 10% | \$13.28 |

Reward for the person you refer (referee) is in the form of a lifetime discount of 10% to their subscription price. To be eligible for the reward, the person must subscribe to any paid plan and use the referrer's discount code received via email or any other Investment Link interface during the subscription checkout.

This promotion is not valid with any other offers and is non-transferrable. Offer available to U.S. residents only. Investment Link reserves the right to terminate this offer at any time for any reason, to limit the amount of rewards you are eligible to receive, and to refuse or recover any promotion reward if Investment Link determines that it was obtained under wrongful or fraudulent circumstances, that inaccurate or incomplete information was provided in opening the account, that any rules or regulations would be violated, or that any Investment Link terms have been violated.

Your participation in Investment Link Refer-a-Friend, Reward Yourself Program is voluntary, and you are under no obligation to participate. If you choose to participate, your participation is in no way shall be deemed to create an agency or employee-employer relationship of any kind between you and Investment Link. In referring any persons to Investment Link, you are acting on behalf of Investment Link, receiving monetary reward(s) as described above, and under the supervision and control of Investment Link. You agree to limit the information you provide in connection with the referral to the referral web page and/or email provided by Investment Link and further agree that you will not provide individuals with recommendations regarding their specific needs or investment decisions. You agree that your participation will conform to the terms contained herein and the rules thereunder. You hereby represent that: (1) you are not subject to any statutory disqualification; (2) you are not currently the subject of any investigation or proceeding which could result in statutory disqualification; and (3) you do not have a "place of business" at which you regularly provide

investment advisory services, solicit, meet with, or otherwise communicate with clients, or any other location that is held out to the general public as a location at which you provide investment advisory services, solicit, meet with, or otherwise communicate with clients in any U.S. state. If you cannot accurately make the preceding representations, you may not participate in this program. If you are currently participating and the preceding representations become inaccurate, you agree to immediately inform Investment Link at support@invlnk.com.

ITEM 6: PRIVACY POLICY

This Privacy Policy (“Privacy Policy”) describes how we collect, use, and share your personal information when you or any other person on your behalf visit this Site or use any other products and services offered by Investment Link.

1. Our Commitment to You

Your privacy is important to us and we are committed to protecting the personal information you provide to us. We hold all personal information provided by our clients in the strictest confidence and it is our objective to protect the privacy of all clients. Except as permitted or required by law, we do not share personal information about our clients with nonaffiliated parties. We do not sell, rent, or trade your personal information to anyone. We work hard to protect your privacy and provide you with the information you need to help you keep your personal information private and secure.

2. How You Accept this Privacy Policy

By using and continuing to use Investment Link or our Site or our products and services or otherwise providing us with any information you or any other person on your behalf agree to and bound by all provisions of this Privacy Policy and any updates thereto. This Privacy Policy may change from time to time without prior notice. This is our entire and exclusive Privacy Policy and it supersedes any earlier version.

3. Information We Collect and Why

A. General Information

Investment Link collects various types of information about you, such as your device-related information, server log information (including the date and time of day of your visit, average time spent on our Site, browsing activity, number and frequency of visitors, include the websites that you access immediately before and after your visit to our Site, the Internet browser you are using, your IP address, and any site that referred you to Investment Link). We also collect information that you input into our Site, e.g., by beginning the subscription sign up process or by commenting on the Investment Link blog. We use this information to better understand you and our business, facilitate site navigation, provide the services or information you request, and enhance the Investment Link service. We will not disclose any information to third parties that could be used to identify you personally.

B. Personal Information

Personal Information means personally identifiable information such as information you provide via mail, email, over the phone, forms, surveys, applications, subscriptions, or any other online fields on our Site. When you or any other person on your behalf choose to subscribe or started the subscription process to create an account or otherwise sign up with Investment Link, we may also collect certain personal information about you and your spouse or partner, including user name, password, account numbers, full legal name, email address, permanent address, date of birth, retirement date and age, social security number, gender, detailed information on retirement and nonretirement accounts, types of investments, and information about personal financial situation and status. Additionally, once you enter and submit your user name and password, the Site will recognize who you are and will collect all information that you submit, including all electronic instructions (including all transaction information), and any information collected about you from this Site may be associated with other identifying information that we have about you.

C. Referral Discount Program

Investment Link offers and manages a referral program. The program potentially allows our customers to permanently lower their subscription fee for referring other individuals who ultimately become a client of Investment Link. Participation in our referral program is free and voluntary. By participating, you or any other person on your behalf may provide us with certain information about you and the person to whom you refer our service to, such as the full name and e-mail address. We treat this information like all other personal information and in accordance with this Privacy Policy.

D. Employers and Organizations Discount Program

Investment Link offers a discount program for all current and former employees and members of subscribed employers or organizations. When such employer or organization registers with Investment Link to receive a permanent discount code, we will collect information on both the employer or organization and its employees or members, including but not limited to, the employer's or organization's name, address, contact information, requester's name and contact information, and other relevant information. In addition, when the employee or the member visits our Site we will collect their information according to this Privacy Policy.

E. Financial Professionals Discount Program

Investment Link may offer a discount program for financial professionals. When such financial professional registers with Investment Link, we will collect the information on the financial professional's organization, financial professional, and their clients, including but not limited to, the organization's name, address, contact information, and other relevant information. We will also collect certain personal information about the financial professional, including, but not limited to, full name, title, dates of birth, addresses, length of service with their organization, gender, email addresses, and other contact information. In addition, when the financial professional provides their client's information to Investment Link, we will collect their information according to this Privacy Policy.

F. Other Ways We Collect Information

We may collect various other types of personal information from you if you contact us or otherwise give it to us (e.g., in an email, phone call, or through any other way you communicate with us).

G. E-mail and Marketing

Investment Link does not sell, rent, or trade any e-mail addresses, nor will we provide your personal information to third parties for their marketing purposes.

We recommend that you do not send us any individual personal information via non-secure methods of correspondence, including via public electronic communication channels, such as Internet e-mail, which are generally not secure.

4. Additional Information We Collect Online

Investment Link Site may use a variety of technologies, such as cookies, pixels, web beacons, and similar mechanisms, to collect information that helps us understand how our site is used. Specifically, when you visit our Site, we or our third-party service providers may automatically collect a variety of technical and navigational information about you via these technologies. We also may use similar tracking technologies in

emails that we or our third-parties send to you on our behalf. This information may be used, for example, to alert you to software compatibility issues or to resolve technical or service problems. We also analyze this information, with the assistance of our service providers, to improve our web design and functionality, to enhance our ability to serve you and your accounts, and to tailor our communications to you regarding our products and services.

A. Cookies

Cookie is a small file of letters and numbers that is downloaded and stored on your computer when you visit a website. Cookies are used by many websites and offer a number of benefits, e.g., remembering your preferences, recording what you have put in your shopping basket, and counting the number of people looking at a website.

For more information please see Cookie Policy.

B. Web Beacons

Our Site and the emails that you receive from us may use an application known as a web beacon. A web beacon is a tiny transparent image embedded in a webpage or an email to measure usage and activity. Our Site may offer customized features that require our use of cookies and web beacons. Web beacons allow us, directly or through our third-party service providers, to collect information used for website analytics, such as how many users have visited particular pages or downloaded documents on our site, or how frequently users search for a particular term on our site.

C. Third-Party Analytics

We use third-party analytics tools, including “Google Analytics”, to collect information about the usage of our Site, but not your personal information. These third parties may set a cookie on the device used to access our Site and may use web beacons to collect information about your activity on our Site. We use this information to improve our Site, engage in analysis, auditing, research, and reporting.

D. Advertising Companies

We may advertise our products and services on websites not affiliated with Investment Link, and we may contract with third-party advertising companies to display our ads. These third-party advertising companies, along with data exchanges and similar providers, may use cookies and similar technologies to collect technical and web navigational information, such as device type, browser type, Internet protocol address, and pages visited.

Investment Link and these third-party online advertising companies may use the data collected, along with other information we have about you and your Investment Link relationships, to serve relevant ads to you. The advertisements may be relevant to your interests, as determined by your activity on our Site and non-Investment Link websites. These are known as "interest-based advertisements."

You may opt-out of receiving interest-based advertisements from online advertising companies. For more information about interest-based advertising please see http://www.networkadvertising.org/managing/opt_out.asp.

Non-Investment Link websites and mobile applications are not subject to Investment Link's Privacy Policy. You may visit the individual sites for additional information on their privacy practices.

5. How We Handle Your Personal Information

Investment Link does not sell, rent, or trade the personal information about current or former clients or their accounts to third parties.

A. How We Use Your Personal Information

We will use your personal information to respond to your inquiries and requests, provide customer support, and operate and maintain your account, personalize your experience on our Site, inform you about important information regarding our Site, changes to terms, conditions, policies, and other administrative information.

Additionally, we may use your personal information to contact you regarding our own services or resources that we think may be of interest to you, allow you to participate in surveys and other forms of market research, sweepstakes, contests and similar promotions and to administer these activities. If you no longer wish to receive such marketing communications from us, please click the “unsubscribe” link that can be found in each email message.

We may from time to time aggregate some of your personal information in certain data analysis, reports, or other interpretations of investment trends, including data analysis, audits, developing and improving products and services, enhancing our Site, identifying usage trends and determining the effectiveness of promotional campaigns for both internal and external purposes. When aggregating personal information, we make sure that the information is not identifiable to any particular client.

B. Third-Party Service Providers

In general, the third-party service providers used by us will only collect, use and disclose your information to the extent necessary to allow them to perform the services they provide to us.

We may use various service providers to operate our Site and employ other persons to perform work on our behalf, such as sending postal mail and emails. These persons may have access to the personally identifiable information you submit through our Site, but only for the purpose of performing their duties. These personnel may not use your personally identifiable information for any other purpose.

However, certain third-party service providers, such as payment gateways and other payment transaction processors, have their own privacy policies in respect to the information we are required to provide to them for your transactions. For these providers, we recommend that you read their privacy policies so you can understand the manner in which your personal information will be handled by these providers.

C. Compliance with Laws

We do not automatically collect personally identifiable information from visitors to our Site, except to the extent we are required to do so pursuant to some statute or regulation applicable to us. We will not provide any personally identifiable information to any other persons, except if we are required to make disclosures by any law, any government or private parties in connection with a lawsuit, subpoena, investigation or similar proceeding.

6. How We Share Your Personal Information

We may disclose personal information, without notice, in response to service of legal process, such as a court order, summons, or subpoena, or as permitted or required by law when we reasonably believe it is necessary or appropriate to investigate, prevent, or take action regarding illegal activities, suspected fraud (including identity theft), situations involving potential threats to the physical safety of any person, or suspected violations of any of our policies, terms, conditions, and agreements.

A. Sharing Information with Other Companies Permitted Under Law

To provide financial services and for everyday business purposes, we may share your personal information with third parties, including consumer identification verification services, public accounting firms, and certain other service providers (including companies that perform marketing and analytics services). If such services are employed, we would have entered into agreements that require that these third parties keep this information confidential.

In the event that the firm has a change to its Privacy Policy that would allow it to disclose non-public information not covered under applicable law, the firm will allow its clients the opportunity to opt out of such disclosure.

B. Former Customers

Even if we cease to provide you with financial products or services, our Privacy Policy will continue to apply to you and we will continue to treat your nonpublic information with strict confidentiality.

7. Other Important Information

A. Security

Investment Link takes reasonable steps to protect your personal information from loss, misuse, unauthorized access, alteration, disclosure, or destruction. When you or any other person on your behalf enter sensitive information, such as a credit card number or any financial information, on our forms, we or our third-party service providers protect the transmission of that information using various technologies. We follow generally accepted standards to protect the personal information submitted to us, both during transmission and once we receive it. Please note that no method of transmission over the Internet, or method of electronic storage, is 100% secure, however.

B. Children

Investment Link is not to be used by anyone under the age of 18 and, as such does not knowingly or intentionally collect personal information from anyone under the age of 18, and no part of our website is structured to attract anyone under the age of 13. If a parent or guardian becomes aware that his or her child under the age of 18 has created an account with Investment Link and/or provided us with personally identifiable information, please contact us at support@invlnk.com. Additionally, if we become aware at any point that a child under the age of 18 is using our service, we will terminate his or her account.

C. Social Media and Links to Other Sites

When you click on links on our Site, they may direct you away from our Site. We are not responsible for the privacy practices of other websites and encourage you to read their privacy policy statements.

Investment Link may provide experiences on various social media platforms (such as Facebook, Google+, YouTube, LinkedIn, Twitter, etc.) that enable online sharing and collaboration among users who have registered to use them. Any content you post on official Investment Link managed social media pages, such as pictures, information, opinions, or any personal information that you make available to other participants on these social media platforms, is subject to the Terms of Use and Privacy Policies of those respective platforms. Please refer to them to better understand your rights and obligations with regard to such content. In addition, please note that when visiting any official Investment Link managed social media pages, you are also subject to Investment Link's Privacy Policy and Investment Link's Social Media Terms of Use, which can be accessed at www.myinvestmentlink.com at the bottom of the page.

D. Your Rights as a California Resident

Residents of California have the right to request from us certain information with respect to the types of personal information we share with third parties for those third parties' direct marketing purposes and the identities of the third parties with whom the business has shared such information during the immediately preceding calendar year. To exercise your rights, you may make one request each year by emailing us at support@invlnk.com. Your request should specify your full name and the email address you used when submitting personal information to us.

E. Your Rights as a Vermont Resident

We do not share nonpublic personal financial information we collect about Vermont residents to non-affiliated third parties except for our everyday business purposes or as otherwise permitted by law. If you wish to revoke any authorization to share your nonpublic personal financial information, which you have provided to us, please contact us at support@invlnk.com. Please note, however, that we will not be able to provide you with services through Investment Link without the ability to share this financial information.

F. International Visitors

The Investment Link Site is designed for residents of the United States only. The information provided on this Site or in any communication containing a link to this Site is not intended for distribution to, or use by, any person or entity in any jurisdiction or country where such distribution or use would be contrary to law or regulation or which would subject Investment Link to any registration requirement within such jurisdiction or country. Neither the information, nor any opinion contained on this Site constitutes a solicitation or offer by Investment Link to buy or sell any securities or other financial instruments or provide any investment advice or service.

G. Changes to this Privacy Policy

Investment Link reserves the right to amend this Privacy Policy at any time without notice. You may be asked to provide your consent to the updated versions of this Privacy Policy in the event of a material change to the information contained within it. The current version of this Privacy Policy can be accessed at www.myinvestmentlink.com/legal/privacy-policy.

8. How You Can Help Protect Yourself

A. Online Security

The internet offers access to a world of products and services, entertainment and information. At the same time, it creates opportunities for scammers, hackers, and identity thieves. Learn how to protect your computer, your information, and your online files.

Source: Federal Trade Commission

www.consumer.ftc.gov/topics/online-security

B. Limiting Unwanted Calls & Emails

Some phone calls and emails are important, some can be annoying, and others are just plain illegal. Learn how to reduce the number of unwanted messages you get by phone and online.

Source: Federal Trade Commission

www.consumer.ftc.gov/topics/limiting-unwanted-calls-emails

C. Identity Theft

While identity theft can happen to anyone, there are some things you can do to reduce your risk. If you think someone is using your personal information to open accounts, file taxes, or make purchases, visit IdentityTheft.gov to report and recover from identity theft.

Source: Federal Trade Commission

www.consumer.ftc.gov/topics/identity-theft

ITEM 7: COOKIE POLICY

This Cookie Policy (“Cookie Policy”) describes how we collect and uses cookies about you through our Site.

1. What are Cookies?

A cookie is a small file of letters and numbers that is downloaded and stored on your computer when you visit a website. Cookies are used by many websites and offer a number of benefits, e.g., remembering your preferences, recording what you have put in your shopping basket, and counting the number of people looking at a website.

2. How do We Use Cookies?

We use cookies on this Site for the following purposes:

- **Analytical purposes:** Analytical cookies allow us to recognize, measure and track visitors to our Site. This helps us to improve and develop the way our Site works, for example, by determining whether site visitors can find information easily, or by identifying the aspects of the site that are of the most interest to them.
- **Usage preferences:** Some of the cookies on our Site are activated when visitors to our Site make a choice about how they use our site. Our Site then 'remembers' the individual user preferences allowing us to tailor aspects of our Site to each individual user.
- **Terms and conditions:** We use cookies on our Site to record when a site visitor has seen a policy, such as this one, or provided consent, such as consent to the terms and conditions on our Site. This helps to improve the user's experience of our Site - for example, it avoids a user from repeatedly being asked to consent to the same terms.
- **Session management:** The software that runs our Site uses cookies for technical purposes needed by the internal workings of our servers. For instance, we use cookies to distribute requests among multiple servers, authenticate users and determine what features of our Site they can access, verify the origin of requests, keep track of information about a user's session and determine which options or pages to display in order for the Site to function.
- **Functional purposes:** Functional purpose cookies store information that is needed by our applications to process and operate. For example, where transactions or requests within an application involve multiple workflow stages, cookies are used to store the information from each stage temporarily, in order to facilitate completion of the overall transaction or request.
- **Third party cookies.** When you visit our Site, you may receive cookies that are set by third parties. These cookies are used for the purposes described in the bullet points above. We do not control the setting of these third party cookies, so we suggest you check the third party websites for more information about their use of cookies and how to manage them.

3. Your Consent

By continuing to use our Site, you are agreeing to our placing cookies on your computer in order to analyze the way you use our Site. Please read this Cookie Policy carefully for more details about the information we collect when you use our Site.

If you do not wish to accept cookies in connection with your use of this Site, you must stop using our Site or withdraw your consent as stipulated below.

4. Withdraw Your Consent

You may withdraw your consent at any time by adjusting your internet browser settings to delete all cookies. If you do this, however, you may have to manually adjust some of your internet browser preferences every time you visit a site and some services and functionalities may not work.

5. Control Cookies Through Browser Controls

You can use your web browser to:
purposes:

- delete all cookies;
- block all cookies;
- allow all cookies;
- block third-party cookies;
- clear all cookies when you close the browser;
- open a 'private browsing' / 'incognito' session, which allows you to browse the internet without storing local data;
- install add-ons and plug-ins to extend browser functionality.

6. Additional Information

You can visit the below sites for additional information on how you can control, block, and/or delete cookies:

- Internet Explorer: <http://support.microsoft.com/kb/278835>
- Chrome: <https://support.google.com/chrome/answer/95647?hl=en-GB>
- Firefox: <http://support.mozilla.org/en-US/kb/Clear%20Recent%20History>
- Safari: <http://support.apple.com/kb/PH5042>
- Opera: <http://www.opera.com/help/tutorials/security/privacy/>
- AllAboutCookies.org: <http://www.allaboutcookies.org/>
- Internet Advertising Bureau: <http://www.youronlinechoices.com/uk>
Produced by the internet advertising industry, Your Online Choices is an online guide to behavioral advertising and online privacy. The Internet Advertising Bureau website allows you to install opt-out cookies across different advertising networks.
- Google Analytics: <http://tools.google.com/dlpage/gaoptout>
Google has developed a browser add-on to allow users to opt-out of Google Analytics across all websites that use this popular analytics product.

ITEM 8: BUSINESS CONTINUITY PLAN DISCLOSURE

Investment Link has developed a Business Continuity Plan on how Investment Link will respond to events that significantly disrupt its business. Since the timing and impact of disasters and disruptions is unpredictable, Investment Link will have to be flexible in responding to actual events as they occur. With that in mind, Investment Link are providing you with this information about Investment Link Business Continuity Plan.

Investment Link Business Continuity Plan

Investment Link plans to recover quickly and resume business operations after a significant business disruption and respond by safeguarding its employees and property, making a financial and operational assessment, protecting Investment Link's books and records, and allowing Investment Link Clients to transact business. In short, Investment Link business continuity plan is designed to permit Investment Link to resume operations as quickly as possible, to the extent possible given the scope and severity of the significant business disruption.

Investment Link Business Continuity Plan addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with Clients, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring Investment Link Clients prompt access to the Site if we are unable to continue our business.

Investment Link backs up its important records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, Investment Link's objective to restore operations and access to its Site.

Varying Disruptions – Significant business disruptions can vary in their scope in that they may affect just Investment Link, or a single building housing Investment Link, or the business district where Investment Link is located, or the city where Investment Link is located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only Investment Link or the building housing Investment Link, Investment Link will transfer its operations to a local site if necessary and expect to recover and resume business within 6-12 hours. In a disruption affecting Investment Link business district, city, or region, Investment Link will transfer its operations to a site outside of the affected area, and plan to recover and resume business within 1-2 days. In either situation, Investment Link plans to continue in business, and notify you through the Site, which is how you will be able to contact us by visiting www.myinvestmentlink.com/contact-us. If the significant business disruption is so severe that it prevents Investment Link from remaining in business, Investment Link will assure its clients prompt access to their account.

Important Disclaimers

Investment Link will adhere to the procedures set forth in its Business Continuity Plan and described in this disclosure to the extent commercially reasonable and practicable under prevailing circumstances. However, there are innumerable potential causes of a business disruption. In addition, disruptions (and the events that caused them) may vary significantly in nature, size, scope, severity, duration and geographic location and will result in distinct degrees of harm to human life; firm assets; the national banking system, securities exchanges, clearing houses and depositories with which Investment Link conducts business; and local, regional and national systems infrastructure (e.g., telecommunications, Internet connectivity, power generation and transportation) that could affect Investment Link's recovery in vastly disparate ways. In recognition of this, Investment Link reserves the right to flexibly respond to particular emergencies and business disruptions in a situation-specific manner that it deems prudent under the circumstances, in its sole discretion. Nothing in this

document is intended to provide a guarantee or warranty regarding the actions or performance of its computer systems, or its personnel in the event of a significant disruption.

Investment Link may modify its Business Continuity Plan and this disclosure at any time. Should you wish to receive a copy of an updated disclosure visit www.myinvestmentlink.com/legal.

ITEM 9: CONTACT INFORMATION

We welcome your inquiries or comments. Please visit www.myinvestmentlink.com/contact-us or contact us by mail or email.

Investment Link, LLC
6725 Daly Rd # 252491
West Bloomfield, MI 48325
support@invlnk.com

Last amended date:
December 23, 2019