State Street Global Markets, LLC

Allocation of Responsibilities Disclosure

This disclosure identifies for you the responsibility party among State Street Global Markets, LLC as your introducing broker, Apex Clearing Corp. as your custodian and clearing broker and your Registered Investment Advisor or other investment professional for each of the identified functions or tasks specified below.

RESPONSIBILITES OF STATE STREET GLOBAL MARKETS, LLC'S WEALTH CUSTODY AND CLEARING

State Street Global Markets LLC ("SSGM") has the responsibility to:

- Approve the opening of your account
- Obtain necessary documentation to help fight the funding of terrorism and money laundering activities
- Service and supervise your account through its own personnel in accordance with applicable laws and regulations, including compliance with federal and industry rules, as well as its own policies, and procedures
- Obtain the initial margin as required by Regulation T if a margin account is opened for you
- Accept and, in certain instances, enter securities orders
- Know the facts about any orders for the purpose or sales of securities in your account
- Comply with fair pricing and disclosure responsibilities should SSGM act as a market maker or otherwise trade as principal with you.
- Correctly identify and promptly forward funds or securities intended for your account to Apex should they be sent to SSGM rather than Apex
- Supervise the activities of any individual who services your account
- Resolve any complaints regarding the handling of your account
- Manage the ongoing relationship that it has with you

Information Classification: Limited Access

- Maintain the required books and records for the services SSGM performs

RESPONSIBILITIES OF APEX CLEARING CORP. AS YOUR CUSTODIAN AND CLEARING BROKER

Apex Clearing Corp. ("Apex") has the responsibility to:

- Create and maintain electronic records related to your account and activities therein
- Process orders for the purchase, sale or transfer of securities (Apex is not obligated to accept orders directly from you and will do so only at Apex's discretion in exceptional circumstances)
- Receive and deliver funds and securities
- Record such receipts and deliveries according to information provided either by SSGM or directly, in writing, by your adviser or you
- Hold securities and cash in custody (after it comes into Apex's physical possession or control)
- Collect and disburse dividends and interest
- Process reorganization and voting instructions with respect to securities held in custody
- Prepare and transmit confirmations of trades to you with the exception of the following transaction which will alternatively appear on account statements:
    - Systemic investments or withdrawals of investment company products
    - Transactions in money market funds that have no purchase or redemption fees
    - Dividend reinvestments
- Prepare and transmit periodic account statements summarizing transactions
- Provide SSGM with files, electronically stored and transmitted data, and/or reports of all transactions processed for your account to enable SSGM to carry out its responsibilities under the Fully Disclosed Clearing Agreement
- Assist you and SSGM with any discrepancies or errors that may occur in the processing of transactions

If you or your Registered Investment Advisor or investment professional opened a margin account for you, Apex may:

- Loan money to you for the purpose of purchasing or holding securities (subject to the terms of Apex's margin agreement, margin policies and applicable margin regulations)
- Calculate the amount of maintenance margin required and advise you of those requirements (usually through SSGM)

- Calculate any interest charged on your debit balance

RESPONSIBILITES OF YOUR REGISTERED INVESTMENT ADVISOR OR OTHER INVESTMENT PROFESSIONAL

Your Registered Investment Advisor or other investment professional has the responsibility to:

- Provide investment advice, recommendations, or management services based on your investment objectives and consistent with your Investment Advisor's fiduciary obligations
- Obtain and verify necessary documentation to help fight the funding of terrorism and money laundering activities
- Know you and your stated investment objectives
- Know sufficient facts about your orders to satisfy its fiduciary obligations to you
- Correctly identify and promptly forward funds or securities intended for your account to Apex
- Manage the ongoing relationship that it has with you

State Street Global Markets LLC is a member of the Financial Industry Regulatory Authority (FINRA), Securities and Exchange Commission (SEC), Securities Investor Protection Corporation (SIPC), The New York Stock Exchange (NYSE), NASDAQ, MSRB, and NFA.

Apex Clearing Corporation, a wholly-owned subsidiary of Apex Fintech Solutions Inc., is an SEC registered broker dealer, a member of FINRA and SIPC, and is licensed in 53 states and territories. Securities products and services referenced herein are provided by Apex Clearing Corporation. FINRA BrokerCheck reports for Apex Clearing Corporation are available at: http://www.finra.org/brokercheck. For more information, visit the Apex Fintech Solutions website: https://www.apexfintechsolutions.com.