

Annual Billing: Stash Fixed Fee Discount Promotion Terms and Conditions

The Promotion

Effective March 17, 2026 (the “Effective Date”), when you meet the eligibility requirements set forth below and elect to prepay the fixed fee portion of your Stash Fee (as defined in your Advisory Agreement with Stash Investments LLC) in advance annually in accordance with the requirements described below, you will be eligible to receive a fee discount (as described in each case as below and in your offer message from Stash) until this promotion (“Promotion”) is terminated in Stash’s sole discretion. This Promotion is subject to the terms and conditions stated herein (the “Promotion Terms”).

The fee discount available pursuant to this Promotion is for a discount off the fixed fee portion of your Stash Fee if you elect to prepay the fixed fee portion of your Stash Fee in advance annually. If you satisfy the eligibility requirements described in these Promotion Terms:

- If you select the Stash Starter subscription plan (\$36/annually) or are currently on this plan, then the discount amount specified in your offer message from Stash will be applied, making the fixed fee portion of your Stash Fee equal to an amount equal to $\$36 \times (1.00 - [\text{the discount specified in your offer message}])$, and
- If you select the Stash Plus subscription plan (\$144/annually) or are currently on this plan, then a discount amount specified in your offer message from Stash will be applied, making your Stash Fee equal to an amount equal to $(\$144 \times (1.00 - [\text{the discount specified in your offer message}]))$.

Your discount percentage will be specified in your offer message from Stash and the discount percentage applicable to you may differ from the discount percentage offered by Stash to other prospective or current customers. Each of the above discounts are referred to herein as a “Fee Discount”. The Fee Discount is rounded down to the nearest dollar with the above calculations.

As one example, if you satisfy the eligibility requirements described in these Promotion Terms and if you select the Stash Plus subscription plan (\$144/annually) and have received an annual discount amount specified in your offer message of ten percent (10%), the fixed amount of your annual Stash Fee will equal \$129 ($\$144 \times (1.00 - .10)$), rounded down to the nearest dollar).

You will remain responsible for any other Stash Fees you owe, including any asset-based fees and any ancillary fees you owe that are not included in the fixed fee portion of your annual Stash Fee, whether due on your Personal Portfolio, Stash Banking account, Stash IRA, Stash Custodial Account, or Smart Portfolio.

Eligibility

To be eligible to qualify for a Fee Discount under this Promotion, you must have received an offer to participate in this Promotion from Stash and must complete the following steps to participate in this Promotion: (i) successfully complete (or have previously completed) the first phase of the registration process via the Stash mobile application and/or website (the “Stash Platform”) or as displayed by the interactive instructions shown via the Stash platform; AND (ii) elect to prepay the fixed fee portion of your Stash Fee in advance annually or are currently prepaying the fixed fee portion of your Stash Fee in advance annually.

If you satisfy the conditions stated herein, you will be eligible for a Fee Discount as described above and in the amount specified in your offer message. **If you are currently prepaying the fixed fee portion of your Stash Fee in advance annually as of the Effective Date, your Fee Discount will be applied towards your next billing cycle.** For example, if you currently prepay the fixed portion of your Stash Fee in advance annually for the Starter plan at \$36.00, on your next billing anniversary date, your Fee Discount will be effective, and, if your offer message specified a 10% discount, you will be charged \$32.00 for your annual billing period.

You will not be eligible to participate in this Promotion if (a) your payment method fails or is otherwise deemed invalid, or (b) you otherwise do not complete the eligibility steps in a manner consistent with requirements herein, or (c) you elect to downgrade your billing frequency from annually in advance to monthly. In order to be eligible to receive this promotional offer, your account must be in good standing. For purposes of this Promotion, an account in good standing is one for which all required account opening documentation has been completed and verified and is not locked, restricted, or otherwise flagged in any way. Stash reserves the right to determine in its sole discretion whether an account is closed and/or in good standing.

If you are permitted by Stash and elect to prepay the fixed fee portion of your Stash Fee in advance annually, and if your Stash account(s) is or are closed and/or your Platform Tier Service is canceled, then Stash shall refund the prepaid portions of the Stash Fee at your applicable Fee Discount rate for the remaining months in your annual billing period including any remaining fee credits, with the exception of the monthly billing period in which your Stash account(s) is or are closed and/or Platform Tier Service is canceled as described in your Advisory Agreement.

Other Information

Stash Investments LLC is an SEC-registered investment adviser. You may view our Wrap Fee Brochure and our Advisory Agreements at <https://www.stashinvest.com/disclosurelibrary>. Stash is not responsible for any failure on your part to meet standards for qualifying for this Promotion. Stash may withhold or recover any discounted fees if Stash determines that such Fee Discount was obtained under wrongful or fraudulent circumstances, or was awarded to you in error, or that you received an invitation to participate in this Promotion in error, or that inaccurate or incomplete information was provided when opening your account, or that any terms of our

Advisory Agreement, Terms of Use, or these Promotion Terms have been violated. **Stash reserves the right to amend or cancel this Promotion and/or these Promotion Terms at any time.** Promotion available to U.S residents only. This Promotion is not valid with any other promotions and is non-transferable.

If, for any reason, this Promotion is not capable of running as planned, whether due to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of Stash that corrupts or affects the administration, security, fairness, integrity, or proper conduct of this Promotion, Stash reserves the right in its sole discretion, to disqualify any individual who tampers with this Promotion, and to cancel, terminate, modify or suspend this Promotion. Stash assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction, or unauthorized access to, or alteration of, this Promotion. Stash is not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers, or providers, computer equipment, software, failure of any e-mail or entry to be received by Stash on account of technical problems, human error or traffic congestion on the Internet or at any web site, or any combination thereof, including any injury or damage to any person's computer related to or resulting from participation in this Promotion. **Stash reserves the right to cancel or modify this promotion at any time.**