

Annual Billing: Stash Fee Discount Promotion Terms and Conditions

The Promotion

Effective February 20, 2024 (the “Effective Date”), When you meet the eligibility requirements set forth below and select to prepay your Stash Fee (as defined in your Advisory Agreement) in advance annually in accordance with the requirements described below, you will be eligible to receive a fee discount (as defined below) in perpetuity OR if this promotion (“Promotion”) is terminated at 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 ten (10) percent (%) discount off your Stash Fee if you select to prepay your Stash Fee in advance annually. If you select the Stash Growth subscription plan (\$36/annually) or are currently on this plan, then your Stash Fee will equal \$32.00 ($\$36 \times (1.00 - .10)$), and if you select the Stash Plus subscription plan (\$108/annually) or are currently on this plan, then your Stash Fee will equal \$97.00 ($\$108 \times (1.00 - .10)$), (referred to herein as “Fee Discount”). The Fee discount is rounded down to the nearest dollar with the above calculations. Accordingly, you will remain responsible for any Stash Fees you owe, including any ancillary fees you owe that are not included in 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 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 successfully complete the designated registration process of opening an individual taxable brokerage account advised by Stash Investments LLC that is in good standing (a “Personal Portfolio”), as displayed by the interactive instructions shown via the Stash platform, OR have a Personal Portfolio that is in good standing; AND (ii) select to prepay your Stash Fee in advance annually OR are currently prepaying your Stash Fee in advance annually, If you satisfy the conditions stated herein, you will be eligible to claim your Fee Discount as described above. **To note, If you are currently prepaying your Stash Fee in advance annually as of the Effective Date, your Fee Discount will be applied towards your next billing cycles.** For example, if you currently prepay your Stash Fee in advance annually for the Growth plan at \$36.00, on your next billing anniversary date, your Fee Discount will be effective, and you will be charged \$32.00 for your annual billing period. To note, the annual billing period starts on your initial billing date and lasts for the Twelve (12) calendar months that follow. 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 the previous sentence, 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. Customers who i) are currently not paying \$3/month or \$36 annually for their Stash Fee or ii) are currently not paying \$9/month or \$108 annually for their Stash Fee may not be eligible to receive a Fee Discount under this Promotion. 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 your Stash Fee in advance annually, (i) and if your Stash Account is closed and/or your Platform Tier Service is canceled, then Stash shall refund the prepaid portions of the Stash Fee at any 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 is 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.