Stash Retirement Account - 3% “Match” Rewards
Promotion Terms and Conditions

Effective Date of April 28, 2025

<u>The Promotion</u>

When you meet the eligibility requirements described below, then you will receive one or more promotional rewards into the cash balance of your individual retirement account advised by Stash Investments LLC (your “IRA”). This Promotion is subject to the terms and conditions stated herein (the “Promotion Terms”) and by participating in this Promotion, you understand and agree to these Promotion Terms.

<u>Eligibility</u>

To be eligible to participate in this Promotion and receive any promotional rewards, you must complete the following requirements following the effective date of these Promotion Terms: (i) be offered and affirmatively elect a “$12 Stash+” subscription through your designated registration process, and subsequently maintain an active “$12 Stash+” subscription, (ii) successfully complete the designated registration process of opening an IRA and have such account in good standing, **AND** (iii) sign up through either the Stash mobile applications and/or website (collectively, the “Stash Platform”) to have at least one “Eligible Deposit” posted electronically to your IRA. For purposes of this Promotion, an “Eligible Deposit” is a deposit of new funds that has successfully completed and fully settled in your IRA and is not subsequently returned or reversed; provided that any reward issued pursuant to rewards or promotional program(s) offered by Stash and/or its affiliates, is not an Eligible Deposit, and rollovers, ACATs, and any other type of transfer of investments (including cash) from other external accounts, are not Qualified Deposits.

For the avoidance of doubt, if you are a customer who elected to purchase the “$9 Stash+” subscription, you are not eligible for this Promotion.

<u>IRA Rewards</u>

If you satisfy all the conditions in the previous section, for each “Net Contribution Amount” to your IRA (measured as total Eligible Deposits minus total withdrawals, returns, or reversals within a calendar month), Stash will credit your IRA in an amount equal to 3% of such Net Contribution Amount rounded down to the nearest penny (each such credit, a “Reward” hereunder), up to a maximum of 3% of your annual IRA contribution limit - e.g., $210 for individuals with an annual IRA contribution limit of $7,000 and $240 for individuals with an annual IRA contribution limit of $8,000. If your Net Contribution Amount results in a credit amount that includes a fraction of a dollar smaller than $0.01, the credit amount is calculated to 4 decimal points. Such fraction of a dollar smaller than $0.01 will be added as a Reward after it, together with other fractions earned, reaches the next whole cent increment. Unless Stash determines otherwise in its sole discretion, Rewards will be issued on a monthly basis, so it may take up to a full calendar month for Rewards to be reflected in your IRA.

Early Removal Fee

Any and all Rewards are subject to an "Early Removal Fee" as defined and described below:

A non-taxable fee may apply to the IRA as payment for services from Stash Investments LLC if, for any reason, you have negative Net Contributions for a particular calendar month by transferring, distributing, or withdrawing (including distributions are that required by law such as minimum distributions and transfers for payments of any fees due to due Stash) from your IRA (such fee, the "Early Removal Fee"). By participating in this Promotion, you, as a fiduciary to your IRA, understand and agree that the Early Removal Fee is a reasonable fee for Stash's services to your IRA and direct Stash to implement the Early Removal Fee if the conditions set forth herein are satisfied.

The Early Removal Fee will apply if (i) you have a negative Net Contribution for a particular calendar month and (ii) your IRA balance has decreased, for any reason including investment losses, to less than your total Net Contributions plus any Rewards you have received over the previous four years (the required holding period for any Rewards). In such case, the Early Removal Fee will equal 3% of the amount of such negative Net Contribution. The Early Removal Fee will not apply if the balance of your IRA has risen by an amount greater than your Net Contributions plus any Reward that you have received in the 4-year holding period. If your Early Removal Fee results in a fee amount that includes a fraction of a dollar smaller than $0.01, the fee amount is calculated to 4 decimal points. Such fraction of a dollar smaller than $0.01 will be deducted as a fee after it, together with other fractions charged, reaches the next whole cent increment.

For example, if you made an original Net Contribution of $2,000, you would receive a Reward of $60. If, six months later (within the 4-year holding period), you then made a $500 withdrawal and had no other Net Contributions during such time, your Net Contribution for such month would be -$500. You would be charged an Early Removal Fee in the amount of $15 (3% of $500), which represents the difference between $60 (the original Reward you received) and $45 (the amount of the Reward attributable to the remaining $1,500 in Net Contributions that were not withdrawn early).

The Early Removal Fee will be applied in any manner permitted under your Advisory Agreement with respect to the Stash Fee and any ancillary fees due thereunder and is subject to the terms and conditions therein.

In no event will the aggregate amount of the Early Removal Fee exceed the aggregate amount of Rewards received by you.

Other Terms of Rewards

Any Rewards will be fulfilled until the earlier of (i) Stash determines in its sole discretion to terminate this Program, (ii) your Advisory Agreement is terminated pursuant to the terms and conditions thereof, (iii) your “$12 Stash+” subscription is cancelled, and (iv) one or more of your brokerage accounts (including your IRA) are closed or not in good standing for any reason at any time.

Your IRA must remain in good standing in order to receive the Rewards under this Promotion. Stash reserves the right to determine in our sole discretion whether an account is closed and/or in good standing. An account in good standing for purposes of this Promotion is an account for which all required opening documentation has been completed and verified, and is not locked, or restricted, or otherwise flagged in any way. If your IRA is closed or not in good standing for any reason at any time, your Rewards will be forfeited. Other types of Stash brokerage or banking accounts are not eligible for this Promotion. If you have more than one IRA, Net Contribution Amounts will be aggregated across all IRAs and any Early Removal Fee will be calculated across all IRAs in the aggregate. If your Rewards are deposited in error at any time, your Rewards may be forfeited.

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.stash.com/disclosurelibrary. You remain responsible for ancillary fees that are not included in the monthly Wrap Fee. A list of such ancillary fees is included in your Advisory Agreement. Any such fees may be assessed against your IRA, including any Rewards issued hereunder, as permitted under and subject to the terms and conditions of the Advisory Agreement.

The Rewards deposited by Stash is a fixed cash value. No Reward is a recommendation of any investment or investment strategy and is not a recommendation that a customer rollover or transfer assets into an IRA. By participating in this Promotion, you represent that neither Stash nor any Stash affiliate has made a recommendation that you invest in or open a Stash investment account, or rollover or transfer assets to Stash.

Stash Investments LLC processes and treats any Reward as interest earned by the IRA for tax reporting purposes. The interest amount is based on a percentage of Net Contributions made into the IRA. The interest earned by an IRA will not be subject to, or impact, the maximum annual dollar contribution limit or the maximum annual deductible amount. Stash does not provide tax advice. You are responsible for any federal or states taxes resulting from the receipt of Rewards hereunder and should consult your tax advisor if you have questions about the tax treatment of such Rewards.

Stash is not responsible for any failure on your part to meet standards for qualifying for this Promotion. **Stash reserves the right to modify, amend or cancel this Promotion and/or these Promotion Terms without prior notice, at any time, and for any reason.** Stash may withhold or recover any Rewards if Stash determines that such funds were obtained under wrongful or fraudulent circumstances, or that you received an invitation from Stash to participate in this Promotion in error, or were awarded to you in error, or that inaccurate or incomplete information was provided when opening your account, or that any terms of your Advisory Agreement, Terms of Use, or these Promotion Terms have been violated. Promotion available to U.S. residents only. Promotion not available to employees of Stash and its affiliates. By offering one or more Rewards to IRAs, Stash does not intend to provide the benefit of deferred compensation or to create an employee pension benefit plan under ERISA. This Promotion is not valid with any other promotions and is non-transferrable.

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 which 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. In the event of termination, Stash will not award Rewards to those who have satisfied the eligibility criteria set forth herein at or following the time of termination. 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.