

&Partners electronic notice, records and signature disclosure

In agreeing to use &Partner's electronic notice, records, and signature program, Client understands, agrees and consents that documents pertaining to the account(s), including but not limited to, notices/communications, disclosures, agreements, account statements, and trade confirmations (together "Agreements") between &Partners ("AP"), Client, and third parties (if any) will generally be delivered in electronic format. Client's consent to electronic delivery means they understand and agree that electronic communications and delivery of Agreements to Client will be deemed to be duly given by AP and accepted by Client. Such electronic delivery of Agreements will generally be an e-mail that contains 1.) a hyper-link that will connect Client to the Agreements and relevant information or documentation on AP's web site or the web site of a third-party 2.) an attachment or embedded file of Agreements such as a PDF or other document type. Depending on the services or Accounts chosen, such documents delivered electronically could include but not be limited to Agreements such as Form CRS, Form ADV2A, Form ADV2B, Regulation Best Interest Document, Bank Deposit Sweep Program Disclosures, Privacy Policy, etc.... Client hereby consents to such electronic delivery of all Agreements, understands they need access to certain systems to access these documents and consistent with this, affirms they have access to the internet, has a valid email address which has been provided to AP and has access to free PDF reader software, which may be required for some records. Additionally, Client, agrees and understands that depending on the document and digital signature requirements a cell phone or other means of providing dual-factor authentication may be required.

Agreements may be provided on or with Client statements that are sent to Client via Client's chosen delivery method – paper or electronic, delivered to the Client at an e-mail address specified by the Client from time to time, if any, or an e-mailed hyper-link to the email address provided to AP by Client. Use of any one method permitted for communications with the Client shall be sufficient to satisfy any delivery requirement. If Agreements have more than one signatory, then the Client understands and agrees that &Partners may provide Agreements, receive and accept communications and instructions ("Communications") to and from any such signatory, and that in such a case &Partners has no duty or obligation to verify such Communications or delivery of Agreements with any other signatory to the Agreement.

Client understands and agrees that electronic delivery and communication of the Agreements are deemed accepted, regardless as to whether Client accesses or views a particular Agreement. Client acknowledges that any individual with access or authorized as a user for Client's account is able to consent to electronic delivery and/or make changes to the electronic delivery settings for any account(s) client opens, and Client agrees to accept responsibility for all such consents/selections.

Additionally, Client agrees that the email address and cell phone number provided to AP are valid and may be utilized for purposes of the digital signing process pertaining to Account(s). Client further agrees that any documents that are sent for digital signature to the email address provided to AP, may be verified via dual authentication on the cell phone number provided to AP, or otherwise, and may be relied upon as valid and accepted by AP. Further, if any person(s) should have access to Client's cell phone number and email address and electronically signs any document on Client's behalf, such signature will be relied upon and accepted by AP.

Client's consent to electronic delivery and electronic signature, as described herein, is valid until Client effectively revokes such consent(s), in writing. Occasional requests for paper documents will be accepted

and will not trigger revocation of electronic delivery consent. Client may revoke consent to electronic delivery and electronic signature, at any time, by providing written notice to &Partners ATTN: Compliance 40 Burton Hills Blvd Ste. 350 Nashville, TN 37215. &Partners will also provide free paper copies of client's electronic records created under this consent upon written request. If this Agreement has more than one signatory, then the Client understands and agrees that all parties consent to electronic delivery and electronic signature.