

UNest Referral Program Agreement

Effective Date: April 29, 2026

The UNest Referral Program is open to all United States legal residents or citizens that currently reside in the United States. Exceptions are made for active Armed Services personnel that maintain a U.S. address and are temporarily overseas in connection with their service. Each Referral Promotion is subject to additional terms posted by UNest from time to time.

This Agreement is by and among UNest, Inc. and each Referring Client, and is subject to the terms and conditions of this Agreement. This Agreement governs referrals to UNest, Inc. and its affiliates, including UNest Advisers, LLC (“UNest Advisers”), an investment adviser registered with the U.S. Securities and Exchange Commission.

By participating in the UNest Referral Program, you acknowledge and agree that you are a Referring Client and that you will have the rights and responsibilities of a Referring Client under this Agreement and be bound by the terms and conditions of this Agreement, including without limitation all of a Referring Client’s obligations, duties, covenants, undertakings, representations and warranties below.

You acknowledge and agree that you may only contact a Potential New Client about UNest and the UNest Referral Program, including via text message or email, if you have the individual’s prior express written consent (as defined by applicable law) to receive such communications from you. By participating in the UNest Referral Program, you certify that you will not send any referral communications via text or email to any individual unless and until you have obtained such consent. You further acknowledge and agree that any such contact without prior express written consent is a violation of this Referral Agreement and will result in your removal from the UNest Referral Program and forfeiture of any Reward Credits.

THIS AGREEMENT CONTAINS AN ARBITRATION CLAUSE IN SECTION 8 AND A REPRESENTATION THAT YOU ARE NOT AN INELIGIBLE PERSON AS DEFINED BY SEC RULE 206(4)-1(e)(4) IN SECTION 7.

By participating in the UNest Referral Program, you are agreeing to the following:

1. Definitions

When the following capitalized terms are used above or below in this Agreement, the following definitions apply:

UNest used alone means UNest, Inc., together with any of its affiliated entities, as applicable.

UNest Advisers means UNest Advisers, LLC, an investment adviser registered with the U.S. Securities and Exchange Commission.

UNest, Inc. means the parent company that owns and operates the UNest Platform.

Apex means Apex Clearing Corporation, the SEC-registered broker-dealer and member FINRA/SIPC that serves as custodian for UNest brokerage accounts.

UNest User or User means an individual who has a UNest User Account with UNest, Inc. that allows the User access to the overall account services and Platform, as applicable to the User's Subscription Plan, and whose account is in Good Standing.

Act means The Investment Advisers Act of 1940, as amended.

Brochure means the Wrap Fee Program Brochure that UNest Advisers files with the SEC as Part 2A, Appendix 1 of Form ADV. The Brochure can be located at adviserinfo.sec.gov.

Disclosure means the disclosure information and/or documents Potential New Clients will see after being referred by a Referring Client and before being presented with the opportunity to enter into the Program Agreement.

Good Standing means an account with a verified linked funding source for which all account opening documentation has been completed and verified, and the account is not locked, suspended, or otherwise restricted in any way, in UNest's sole discretion.

Ineligible Person means an individual who is subject to a disqualifying SEC action or is subject to any disqualifying event, as defined by SEC Rule 206(4)-1(e)(4) and Section 7 of this Agreement.

Potential New Client means an individual (i) whom a Referring Client, using a custom referral link, promo code, or other similar referral tracking generated by UNest, invites to become a first-time UNest User and open one or more types of UNest Accounts, as specified in the Referral Promotion, and (ii) who has never previously been a UNest User, subscribed to or begun the sign-up process for the UNest Platform, and/or opened any UNest Account. A Potential New Client must be a natural person who is a United States legal resident or citizen that currently resides in the United States, or an active Armed Services personnel that maintains a U.S. address and is temporarily overseas in connection with his or her service.

Program Agreement means the UNest Program Agreement, including all supplements attached thereto.

Qualifying Recurring Deposit means a successfully settled, non-reversed automatic recurring deposit (i) of at least twenty-five U.S. dollars (\$25.00); (ii) initiated from the Referred Client's verified linked funding source; and (iii) credited to the Referred Client's UNest Invest Account or Custodial (UGMA/UTMA) Account specified in the applicable Referral Promotion.

Referred Client means a Potential New Client who has (i) entered into the Program Agreement, including all relevant Supplements thereto; and (ii) been accepted (and not rejected) by UNest, Inc. as a UNest User and/or any of UNest, Inc.'s affiliated entities or financial institution(s) of record, as an accountholder applicable to the type of UNest Account requested to be opened.

Referral means an invitation by a Referring Client to a Potential New Client to become a UNest User and open one or more types of UNest Accounts, as specified in the Referral Promotion, and

which may be done only using the custom referral link(s), promo code, or other similar referral tracking generated by UNest.

Referral Promotion means the terms, conditions, and eligibility requirements applicable to each individual promotion offered pursuant to this Referral Agreement, the terms of which are made available by UNest from time to time.

Referring Client means a UNest User with at least one open and active UNest Account in Good Standing who makes a Referral. In addition, this Agreement may use the terms “you,” “your” or “yours” to mean a Referring Client.

Reward Amount means the total referral incentive Reward Credit applicable to the relevant Referral Promotion, which under the standard UNest Referral Program is twenty U.S. dollars (\$20.00) per qualifying Referral, credited to the Referring Client.

Reward Credit means a cash credit deposited by UNest into the eligible UNest Account specified in the applicable Referral Promotion. Reward Credits are not redeemable for cash, are not transferable between accounts, and will be invested in accordance with the Referring Client’s Selected Portfolio upon settlement.

Reward Date means the date on which UNest credits the Reward Amount to the Referring Client’s UNest Account. The Reward Date is typically within 30–45 days after the Referring Client and the Referred Client have met all eligibility criteria of the applicable Referral Promotion, but may be delayed in UNest’s sole discretion if, by way of example and not limitation, UNest determines or suspects that there are indications of fraud, unauthorized activity, and/or a violation of this Agreement, the Referral Promotion, and/or the Program Agreement.

Rules means the SEC’s rules under the Act. The SEC’s rules under the Act are located in the Code of Federal Regulations at 17 C.F.R. Part 275.

SEC means the U.S. Securities and Exchange Commission.

All capitalized terms used but not otherwise defined herein have the same meaning as in the Program Agreement.

2. Reward Credits for Referrals

UNest will credit the Referring Client’s UNest Account with the Reward Amount only after the Referring Client and the Referred Client have met all eligibility criteria under the terms and conditions of the applicable Referral Promotion, which may vary by promotion.

Under the standard UNest Referral Program, after a Referred Client (1) opens a UNest Invest Account or Custodial (UGMA/UTMA) Account specified in the Referral Promotion; (2) sets up an automatic recurring deposit; and (3) completes three (3) Qualifying Recurring Deposits within three (3) consecutive calendar months following account opening, UNest will credit twenty U.S. dollars (\$20.00) as a Reward Credit to the Referring Client’s eligible UNest Account on the

Reward Date. Reward Credits are invested in accordance with the Referring Client's Selected Portfolio.

You acknowledge and agree that, notwithstanding anything else in this Agreement or the Program Agreement, you shall not be entitled to any Reward Credit for a Referral unless and until: (i) the Potential New Client is accepted as a Referred Client; (ii) the Referred Client completes three (3) Qualifying Recurring Deposits as defined above; (iii) you and the Referred Client meet the eligibility requirements and maintain your respective UNest Accounts in Good Standing through and including the Reward Date and any applicable holding period provided for in the applicable Referral Promotion; (iv) you and the Referred Client remain UNest Users for the number of billing cycles, if any, specified in the Referral Promotion; and (v) you invited the Potential New Client using the link(s), promo code, or other similar referral tracking provided by UNest in the application for Referrals.

UNest, in its sole discretion, may make available certain promotions with different Reward Amounts, qualification mechanics, or other terms to other UNest Users or prospective users. To be eligible to participate in the Referral Program, your UNest User Account, including all applicable UNest managed accounts, must at all times relevant to the Referral Program and in the sole discretion of UNest remain in Good Standing.

In the event UNest determines at any time and in its sole discretion that there may have been unauthorized or fraudulent activity related to any account; a violation of the Program Agreement, this Agreement, or the applicable Referral Promotion; and/or that an account is otherwise not in Good Standing, whether or not in connection with the Referral Program, UNest reserves the right to (i) decline to grant any Reward Credit; and/or (ii) withhold, rescind, delay, liquidate, recapture, and/or claw back any Reward Credit already provided and any securities or related dollar proceeds derived from such Reward Credit.

Reward Credits have no cash value until invested in accordance with the account holder's Selected Portfolio. Reward Credits cannot be combined, traded, or transferred between accounts and may be subject to tax reporting in accordance with applicable law. Each Referring Client is solely responsible for any taxes, fees, or other obligations arising from receipt of a Reward Credit.

3. Consent

You acknowledge and agree that you may contact a Potential New Client about UNest and the UNest Referral Program, including via text message or email, only if you have obtained the individual's prior express written consent (as defined by applicable law) to receive such communication from you. By participating in the UNest Referral Program, you certify that you will not send any referral communications via text or email to any individual unless and until you have obtained such consent. You further acknowledge and agree that any such contact without prior express written consent is a violation of this Referral Agreement and will result in your removal from the UNest Referral Program and forfeiture of any Reward Credits.

4. Eligibility

UNest in its sole discretion may set the eligibility criteria for participation in all Referral Promotions made available in the Referral Program. This means that, if you do not meet the criteria determined by UNest in its sole discretion, you may not be able to participate in a Referral Promotion or otherwise be eligible for Reward Credits.

5. Compliance

In connection with your participation in the Referral Program, you represent, warrant, acknowledge and agree to all of the restrictions listed below.

5.1. No spam

You agree that you will not “spam” anyone, or the general public, with Referrals to join the UNest Platform or become a UNest User either by mass emailing, purchasing or placing advertisements, using automated systems, bots or automatic dialers, and to not post Referral links on websites or event or venue pages without the express consent of UNest and the owner of the website, if applicable. You agree to not engage in any device or scheme that results in “spam.” You will only contact a Potential New User if you have obtained consent as set forth in Section 3.

5.2. No misrepresentations

You agree that you will not attempt to mislead anyone in connection with the Referral Program. Further, you are expressly prohibited from implying any personal connection with UNest, other than as a client.

5.3. No kickbacks or incentives

You agree that you will not personally offer any incentives, monetary or otherwise, to Referred Clients in return for their participation in the program.

5.4. No modifications

You agree that you will not attempt to modify or obscure your referral link. This includes, but is not limited to, creating advertisements, hyperlinks, or otherwise publishing your referral link in a manner that is not in the exact format UNest provides without the express consent of UNest.

5.5. No prohibited content

You agree that you will not use any defamatory, offensive, abusive or obscene content in connection with the UNest Platform. This includes, but is not limited to, content that violates someone else’s privacy or harassing content.

5.6. No fraudulent activity

You agree not to defraud or abuse, or attempt to defraud or abuse, or engage in deceptive or manipulative practices toward UNest or any other business or individual in connection with the Referral Program. You agree not to engage in any activity that UNest deems to be fraud or abuse, or any attempt to defraud or abuse, or to engage in deceptive or manipulative practices toward UNest or any other business or individual in connection with the Referral Program. You further agree that you will not use the personal information of any person in order to open an account in that person's name. This includes, but is not limited to, creating fake accounts, profiles, links or messages.

5.7. No misuse of UNest's content

UNest's provision of the referral link to you does not grant you a license to use any other materials or intellectual property of UNest. You agree not to sell UNest Referral links or create websites, email addresses or social media accounts using UNest's name, logo, images or content without UNest's express written consent. None of UNest's content is intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to law or regulation or which would subject UNest or any of its products or services to any authorization, registration, licensing or notification requirements within any jurisdictions outside those jurisdictions in which UNest is licensed to operate.

Your compliance with the above restrictions, at all times, is required to participate in and benefit from the Referral Program. UNest reserves the right to terminate or suspend your participation in the Referral Program or receipt of rewards from the Referral Program in the event that UNest makes the determination that you violated any of these restrictions. Further, in the event that UNest determines that you violated the terms of this Agreement, UNest reserves the right to seek the return of, delay, and/or to claw back any Reward Credits credited to your account as the result of the violative behavior.

6. Disclosure

You acknowledge and agree that, before UNest presents a Potential New Client invited by you with the opportunity to enter into the Program Agreement, the Potential New Client will be shown a disclosure, which shall contain the following information:

- UNest Advisers, LLC's full legal name;
- The nature of your relationship with UNest as a Referring Client under this Agreement;
- A statement that you may be compensated for inviting the Potential New Client;
- The terms of UNest's compensation arrangement with you under this Agreement; and
- The fact that the Referred Client will not be charged any amount for the cost of the Reward Credit credited to your UNest Account, or any differential in advisory fees attributable to the existence of UNest Advisers' arrangement with you under this Agreement.

7. Legal Representations

You hereby represent and agree that: (a) you are not an “Ineligible Person.” An Ineligible Person means an individual who is subject to a disqualifying SEC action (see Section 7.1, below) or is subject to any disqualifying event, as defined by SEC Rule 206(4)-1(e)(4) (see Section 7.2, below); AND (b) that UNest may, at its discretion, conduct an appropriate inquiry (which may include a background check or search of public records) in order to verify that you are not an Ineligible Person.

7.1. Disqualifying Action

A disqualifying SEC action means an SEC opinion or order barring, suspending, or prohibiting the person from acting in any capacity under the Federal securities laws.

7.2. Disqualifying Event

Disqualifying event is any of the following events that occurred within ten years prior to the person providing a referral to a Potential New Client:

- A conviction by a court of competent jurisdiction within the United States of any felony or misdemeanor involving conduct described in paragraph (2)(A) through (D) of Section 203(e) of the Act;
- A conviction by a court of competent jurisdiction within the United States of engaging in any of the conduct specified in paragraphs (1), (5), or (6) of Section 203(e) of the Act;
- The entry of any final order by any entity described in paragraph (9) of Section 203(e) of the Act, or by the U.S. Commodity Futures Trading Commission or a self-regulatory organization (as defined in the Form ADV Glossary of Terms), of the type described in paragraph (9) of Section 203(e) of the Act;
- The entry of an order, judgment, or decree described in paragraph (4) of Section 203(e) of the Act, and still in effect, by any court of competent jurisdiction within the United States; and
- An SEC order that a person cease and desist from committing or causing a violation or future violation of: (a) any scienter-based anti-fraud provision of the federal securities laws, including without limitation Section 17(a)(1) of the Securities Act (15 U.S.C. 77q(a)(1)), Section 10(b) of the Exchange Act (15 U.S.C. 78j(b)) and § 240.10b-5 of the Exchange Act, Section 15(c)(1) of the Exchange Act (15 U.S.C. 78o(c)(1)), and Section 206(1) of the Advisers Act (15 U.S.C. 80b-6(1)), or any other rule or regulation thereunder; or (b) Section 5 of the Securities Act (15 U.S.C. 77e).

A disqualifying event does not include an event described above with respect to a person that is also subject to: (a) an order pursuant to Section 9(c) of the Investment Company Act of 1940 (15 U.S.C. 80a-9) with respect to such event; or (b) an SEC opinion or order with respect to such event that is not a disqualifying Commission action; provided that for each applicable type of order

or opinion described in (a) and (b): (i) the person is in compliance with the terms of the order or opinion, including, but not limited to, the payment of disgorgement, prejudgment interest, civil or administrative penalties, and fines; and (ii) for a period of ten years following the date of each order or opinion, the advertisement containing the testimonial or endorsement must include a statement that the person providing the testimonial or endorsement is subject to an SEC order or opinion regarding one or more disciplinary action(s) and include the order or opinion or a link to the order or opinion on the SEC's website.

You further represent that you (a) do not maintain an office where you regularly provide investment advisory services, solicit, meet with, or otherwise communicate with clients, or any other location that is held out to the general public as a location at which you provide investment advisory services, solicit, meet with, or otherwise communicate with clients in any U.S. state; (b) are not an associated person of a broker-dealer or investment adviser or otherwise subject to Financial Industry Regulatory Authority Rule 3210; and (c) do not work for any person or organization that would otherwise limit your ability to participate in referring clients to an investment adviser.

If you cannot accurately make the preceding representations, you may not participate in the Referral Program. If you are currently participating in the Referral Program and the preceding representation becomes inaccurate, you agree to immediately inform UNest by contacting us at compliance@unest.co. UNest reserves the right to terminate your participation in the Referral Program and to withhold and/or to claw back receipt of Reward Credits from the Referral Program in the event that UNest independently determines that your representations were, or have become, inaccurate.

8. Relationship to Program Agreement

You acknowledge and agree that participation in the Referral Program remains at all times subject to the terms and conditions of the Program Agreement, which you, as a Referring Client, have already entered into. This includes, without limitation, the "Dispute Resolution" Section (which includes without limitation your mandatory arbitration agreement); the "Liability" Section (which includes limitation of liability and indemnification provisions); and the "Miscellaneous" Section of the Program Agreement. These shall apply to this Agreement to the same extent as they apply to the Program Agreement. All Reward Credits credited to you under this Agreement for Referrals are subject to the applicable terms and conditions of the Program Agreement relating to account credits and incentives. To the limited extent the express terms and conditions of this Agreement and those of the Program Agreement directly conflict, this Agreement shall govern.

9. Modification

UNest may modify this Agreement from time to time in its sole discretion which will be indicated by updating the "Effective Date" located above at the beginning of this Agreement and/or by email

at the email you have provided in the application for your UNest Account(s), or as otherwise required by law. Your continued access to or use of the UNest Referral Program after UNest makes any changes to this Agreement will be subject to the revised Agreement, and you will be deemed to be aware of such changes and agree that you are bound by your continued access to or participation in the UNest Referral Program. If you do not accept any such revisions or changes, your sole and exclusive remedy is to cease participation in the UNest Referral Program. The UNest Referral Program may be terminated at any time with or without notice to you.

10. Termination

You may terminate this Agreement at any time by notifying UNest in writing at support@unest.co that you no longer desire to make Referrals or to receive Reward Credits for Referrals. Upon termination you will no longer be a Referring Client and will be ineligible for participation in the program, including earning referral rewards. UNest may terminate this Agreement at any time with or without notice.

11. Miscellaneous

By participating in the UNest Referral Program, you undertake to perform your duties under this Agreement in a manner consistent with this Agreement, the Program Agreement, any and all of UNest's instructions to you, and the provisions of the Act and the Rules. You agree to seek guidance promptly from UNest if you are in doubt about what the Act or the Rules allow or do not allow you to say or do in connection with Referrals.