

Appendix B

Fee Schedule

Revised 10-03-2024

For each Jiko Securities Account you open under this Agreement, we charge a monthly tiered advisory fee (the “AUM Fee”), which is calculated daily, based on the daily portfolio balance and number of days in the month. We aggregate these daily fees at the end of the month.

Total Balances	AUM Fee (monthly)
\$1,000,000+	1 basis point (0.01%)
\$100,000 - \$999,999.99	2 basis points (0.02%)
\$0-\$99,999.99	3 basis points (0.03%)

Currently, we are only charging you the AUM Fee and all other fees are waived. See below for a description of the other fees (these other fees and the AUM Fee are collectively referred to as “Fees”). Please note that we will notify you at least thirty (30) days before we increase our current AUM Fee or impose any new Fees. The Fees due for each calendar month shall be deducted on the last day of the calendar month, or within fifteen (15) Business Days thereof, except as specifically provided below.

The Fees due will first be deducted from cash held in the Jiko Securities Account. If there is insufficient cash available in the Jiko Securities Account to cover the Fees due at the time charged, we may in our sole discretion liquidate T-Bills in the Jiko Securities Account to cover any Fees due and unpaid.

In the event of a withdrawal of all or substantially all of the assets held in a Jiko Securities Account, we will liquidate the T-Bills held in that Jiko Securities Account, and you will receive the proceeds of the liquidated U.S. Treasury bills and cash, net of any Fees due.

If you or we close all positions held in all your Jiko Securities Accounts for any reason, you will receive the proceeds of the liquidated U.S. Treasury bills and

cash, net of any Fees due, and this Agreement shall terminate.

If there is insufficient cash and T-Bills in a Jiko Securities Account to cover the Fees due for any calendar month, or upon a withdrawal or Jiko Securities Account closure or otherwise, you agree that we may withdraw cash or liquidate T-Bills from any of your other Jiko Securities Accounts to cover our Fees.

If you don't have sufficient funds across all of your Jiko Securities Accounts to cover Fees then due, you will have five (5) Business Days to transfer funds into your Jiko Securities Accounts to cover the outstanding Fees. If you haven't transferred sufficient funds by the end of the 5th Business Day, we may charge interest on the amount of the unpaid Fees at the lower of 1% per month, compounded daily, or the highest lawful interest rate, until you have transferred sufficient funds into your Jiko Securities Accounts to cover the outstanding Fees, plus interest due.

Your Jiko Securities Account and this Fee Notice are governed by JSI's Retail Brokerage and Advisory Account Agreement.