Open to the Public Investing, Inc.
Fractional Shares Trading Disclosure

In consideration of Open to the Public Investing, Inc. ("Public Investing") allowing you to purchase and sell fractional interests of certain U.S. securities ("Fractional Shares"), you acknowledge and agree to the following:

Risks

- Engaging in Fractional Share trading poses unique risks and limitations, including those set forth in this Disclosure. You agree that Public Investing shall not be held liable for risks such as those disclosed herein, including risks in connection with the execution, handling, purchasing, and selling of Fractional Shares for your Public Investing brokerage account.

Orders for Fractional Shares

- For purchases made outside of an Investment Plan, Public Investing will not accept Fractional Share orders of less than $5.00. For purchases made as part of an Investment Plan, Public Investing will not accept Fractional Share orders of less than $1.00. You will receive proceeds from the sale of any whole or fractional shares, less any regulatory trading fees, rounded to the nearest $0.01.

- Public Investing only accepts market orders for Fractional Shares and does not permit limit orders for Fractional Shares.

- Fractional Share orders for certain securities may not be available during Extended Hours Trading.

- Not all securities are eligible for Fractional Share orders. Public Investing reserves the right to limit the securities available for Fractional Share trading at any time.

Liquidity and Transferability of Fractional Shares

- Fractional Shares within your Public Investing brokerage account are unmarketable and illiquid outside of the Public Investing platform.

- Fractional Shares cannot be transferred to another brokerage. If you would like to transfer your portfolio to another brokerage via ACATS, all whole shares will be transferred in-kind and any fractional shares will be liquidated and the cash proceeds transferred out.

Rounding

- All securities purchased by you via Public Investing are custodied by Apex Clearing Corp. ("Apex"). Apex rounds your Fractional Share holdings to the fifth decimal place. Apex rounds the value of Fractional Shares and any dividend paid on a Fractional Share to the nearest $0.01. You understand this may affect, among other things, your ability to be credited for dividends and stock splits.

Voting

- You may vote your Fractional Shares. Apex will aggregate any proxy votes for Fractional Shares of Public Investing customers, and report those votes to the issuer or the issuer's designated vote tabulator. You understand that, while Apex will report proxy votes, the issuer or issuer's designated vote tabulator may not fully count such votes.