

Public Webull Transfer Match Program
Terms & Conditions

Public Investing's Webull Transfer Match Program (the "Webull Match Program") is subject to the terms and conditions (this "Agreement") set forth herein.

The Webull Match Program is a limited-time offer for Customers who transfer a brokerage account or individual retirement account from Webull to Public Investing. Transfers from other firms are not covered by this Agreement; they are governed by the Public ACATS & IRA Match Program Terms & Conditions, available at www.public.com/disclosures/matchprogram (the "Standard Match Program Terms").

1. **Definitions.** When the following capitalized terms are used above or below in this Agreement, the following definitions apply:
 - a. *"Affiliated Entity"* means any entity that, now or in the future, directly or indirectly through one or more intermediaries, controls, is controlled by, or is under common control with, such person or entity, and, with respect to Public Investing, including but not limited to Public Holdings, Inc.
 - b. *"Apex"* means Apex Clearing Corporation.
 - c. *"Customer"* means an individual who has a Public Account in good standing.
 - d. *"Eligible Transfer"* means: (i) an Automated Customer Account Transfer Service transfer of new cash or securities from the Customer's taxable brokerage account at Webull into the Customer's Public Brokerage Account ("ACATS Transfer"); or (ii) a transfer of new cash or securities from the Customer's individual retirement account at Webull into the Customer's Public IRA Account ("IRA Transfer"). The Webull account must be held in the Customer's own name. The transfer must be initiated by the Customer during the Offer Period, must be delivered to Public Investing by Webull, and must successfully transfer and settle. A transfer initiated during the Offer Period remains eligible even if it settles after the Offer Period ends. Eligible Transfers do not include any transfer initiated before the Offer Period began or any transfer that is rejected, rescinded, or reversed.
 - e. *"Eligible Transfer Date"* means the date on which the Customer initiates the Eligible Transfer.
 - f. *"Funds Removal"* means any removal of funds or securities from a Public Account, whether initiated by the Customer or otherwise, including, but not limited to, a withdrawal, rollover, transfer, levy, removal of an excess contribution, account closure, and distribution outside of the Public Account. For the avoidance of doubt: (a) a Funds Removal does not occur solely as the result of changes in the market value of a Public Account's holdings; and (b) fees, commissions, interest, and other charges debited by Public Investing are not Funds Removals.
 - g. *"Match Amount"* means the amount funded by Public Investing and applied to a Customer's Public Account for an Eligible Transfer, subject to the terms and

conditions set forth herein (including the Match Cap). Each Match Amount is paid in Monthly Match Payments over its Match Period, as described in Section 4.

- h.** “*Match Cap*” has the meaning given in Section 3.
- i.** “*Match Period*” means, with respect to an Eligible Transfer, the seventy-two (72) months following its Settlement Date.
- j.** “*Matchable Amount*” means, with respect to an Eligible Transfer, the value of that Eligible Transfer as of its Settlement Date, determined in accordance with Section 3 (including any reduction for the Match Cap), as adjusted from time to time under Section 4.
- k.** “*Monthly Match Payment*” means each of up to seventy-two (72) monthly installments of the Match Amount for an Eligible Transfer, as described in Section 4.
- l.** “*Offer Period*” means the period beginning on October 7, 2026 and ending at 11:59 p.m. Eastern Time on October 26, 2026. Public Investing may end the Offer Period earlier, or extend it, at any time in its sole discretion without notice. Ending the Offer Period does not affect any Eligible Transfer initiated before it ended.
- m.** “*Public Investing*” means Open to the Public Investing, Inc., a registered broker-dealer and member of FINRA and SIPC.
- n.** “*Public Account*” means: (i) the Customer’s Public Brokerage Account, if the Customer initiates an ACATS Transfer into their Public Brokerage Account; or (ii) the Customer’s Public IRA Account, if the Customer initiates an IRA Transfer into their Public IRA Account.
- o.** “*Public Agreement*” means all Public Investing and Apex agreements that the Customer agrees to in connection with opening their Public Brokerage Account or Public IRA Account, including but not limited to the Public Investing Brokerage Agreement, the Apex Customer Agreement, and, as applicable, the Apex Individual Retirement Custodial Account Agreement or Apex Roth Individual Retirement Custodial Account Agreement.
- p.** “*Public Brokerage Account*” means a self-directed taxable brokerage account offered by Public Investing and custodied by Apex.
- q.** “*Public IRA Account*” means a self-directed individual retirement account offered by Public Investing and custodied by Apex.
- r.** “*Settlement Date*” is the date when the Eligible Transfer successfully transfers, settles, and posts to a Customer’s Public Account.
- s.** “*Standard Match Program*” means Public Investing’s ACATS & IRA Match Program, which is governed by the Standard Match Program Terms.

- t. “*Webull*” means Webull Financial LLC, together with any of its Affiliated Entities that acts as the custodian or carrying firm for the Customer’s Webull account.
2. Eligibility. The Webull Match Program is only available to Customers who, as of the Eligible Transfer Date, have: (a) a Public Account in good standing; and (b) made one or more Eligible Transfers to this Public Account. Public Investing determines whether a transfer came from Webull based on its own records, including the delivering firm identified in the transfer request, and its determination is final. Public Investing may request additional information from the Customer to confirm that a transfer qualifies.
3. Offer. Subject to the terms and conditions set forth herein (including Section 4), for each Eligible Transfer made by a Customer, Public Investing will fund a Match Amount of 3% of the value of such transfer into the Public Account that received it, paid in Monthly Match Payments over the Match Period (this “Offer”). This 3% Match Amount is in place of, and not in addition to, the 1% match offered under the Standard Match Program. An Eligible Transfer under this Agreement is not also matched under the Standard Match Program Terms.

The Match Amount is calculated based on 3% of the total value of the transferred cash plus transferred securities. Securities will be valued using the national market system closing price on the Settlement Date. If an Eligible Transfer includes a margin loan or other debit balance (for example, a transfer from a Webull margin account), the value of the Eligible Transfer will be the net value of the transferred cash and securities after subtracting that margin loan or debit balance. Match Amounts (including each Monthly Match Payment) will be rounded down to the nearest whole cent, and any remainder will be added to the final Monthly Match Payment for an Eligible Transfer.

Match Cap. The total Match Amounts for all of a Customer’s Eligible Transfers under this Agreement, across all of the Customer’s Public Accounts, cannot exceed \$1,000,000 (the “Match Cap”). This means that up to approximately \$33.3 million in total transferred value can be matched at 3%. If an Eligible Transfer would cause the Customer’s total Match Amounts to exceed the Match Cap, the Match Amount for that Eligible Transfer will be reduced so that the total equals the Match Cap, and its Matchable Amount will be set at the amount that produces that reduced Match Amount at 3%. Once a Customer has reached the Match Cap, any later transfer from Webull will not earn a Match Amount under this Agreement or under the Standard Match Program. For purposes of the Match Cap, Match Amounts are measured as of each Eligible Transfer’s Settlement Date; a later reduction of a Matchable Amount under Section 4 does not free up room under the Match Cap.

4. Monthly Match Payments. The Match Amount for an Eligible Transfer is paid in Monthly Match Payments over the Match Period rather than all at once. Withdrawals and other Funds Removals can reduce future Monthly Match Payments. Therefore, a Customer who removes assets from their Public Accounts before the end of the Match Period may receive less than the full Match Amount. In this Section 4, “Public Accounts” means all of the Customer’s Public Brokerage Accounts and Public IRA Accounts, and a Funds Removal includes a removal of funds or securities from any of them.
- a. Each Eligible Transfer has its own Matchable Amount and its own Match Period. Each Monthly Match Payment equals 3% of the Matchable Amount, divided by

seventy-two (72). For example, a \$12,000 Eligible Transfer has a Match Amount of \$360, paid as seventy-two Monthly Match Payments of \$5.00.

- b.** The first Monthly Match Payment will be credited on or about one (1) month after the Settlement Date and each subsequent Monthly Match Payment will be credited on or about the same day of each following month, until all seventy-two (72) Monthly Match Payments have been credited. Each such monthly date shall be referred to as a “Payment Date.” If a Payment Date falls on a weekend or holiday, the Monthly Match Payment may be credited the business day following the Payment Date.

Each Monthly Match Payment is based on the Matchable Amount at the end of the day prior to its Payment Date. Monthly Match Payments are not prorated. For example, a Funds Removal at any time before a Payment Date, even the day before, lowers the next Monthly Match Payment as if the Funds Removal had occurred at the start of that month.

- c.** The Matchable Amount is a numerical figure used only to calculate Monthly Match Payments. It is not tied to the market value of the Customer’s Public Accounts or to any particular securities, and it does not change because of market gains or losses, dividends, interest, or trading (including selling the transferred securities or trading on margin or in options). Except as described in paragraphs (h) and (i) below, the Matchable Amount changes only as a result of Funds Removals.
- d.** Public Investing also tracks an “Unmatched Balance” for the Customer, which represents the Customer’s assets in their Public Accounts that are not part of a matched transfer. The Unmatched Balance starts at the net value of the Customer’s Public Accounts (after subtracting any margin loan), as determined by Public Investing as of the close of the business day before the Settlement Date of the Customer’s first matched transfer under either the Webull Match Program or the Standard Match Program (see paragraph (k) below), and increases by the value of each later deposit into any of the Customer’s Public Accounts from outside Public Investing that is not matched under either program. It does not increase because of market gains, dividends, interest, or any Match Amount.
- e.** Except as provided in paragraph (h) below for account closures, when a Funds Removal occurs, its value is applied first to reduce the Unmatched Balance and then, once the Unmatched Balance is zero, to reduce the Matchable Amount of the Customer’s matched transfers, starting with the most recent transfer (see paragraph (k) below). This applies regardless of whether the assets removed came from the Eligible Transfer, other deposits, gains, dividends, interest, or Monthly Match Payments; Public Investing does not attempt to identify the source of the assets removed. Securities removed are valued at their market value under Public Investing’s standard methodology.
- f.** Funds Removals include, for example, withdrawals, transfers of cash or securities out of a Public Account, distributions paid out of a Public IRA Account (including required minimum distributions and any tax withheld), transfers to another person’s account, and account closure. Public Investing may, in its

discretion, choose not to treat as a Funds Removal any portion of a cash withdrawal that it determines was funded by a margin loan rather than by the Customer's own assets.

- g.** Once a Matchable Amount has been reduced, it is not restored by later deposits, even if the Customer redeposits the same amount. A later transfer that qualifies for a match under this Agreement or the Standard Match Program starts its own Matchable Amount and Match Period; any other deposit increases the Unmatched Balance.
- h.** If the Public Account that received an Eligible Transfer is closed for any reason, the Matchable Amount of that Eligible Transfer is reduced to zero and no further Monthly Match Payments will be credited for it, unless Public Investing agrees to continue them in another of the Customer's Public Accounts.
- i.** If a transfer that was treated as an Eligible Transfer is later rejected, rescinded, reversed, or charged back, or is determined not to have come from Webull, or if a Matchable Amount, Unmatched Balance, or Monthly Match Payment was calculated or credited in error or in connection with fraudulent or unauthorized activity, Public Investing may correct the Matchable Amount or Unmatched Balance and recover any Monthly Match Payments that should not have been credited, and the Customer directs the removal, transfer, sale of positions, and potential liquidation from their Public Accounts for this purpose. A reversal corrected under this paragraph is not also treated as a Funds Removal.
- j.** The match percentage and the number of Monthly Match Payments that apply to an Eligible Transfer are those in effect under this Agreement on its Eligible Transfer Date. Notwithstanding Section 8, if Public Investing later changes this Agreement or ends the Webull Match Program, the change will apply only to transfers initiated on or after the effective date of the change, except as otherwise provided in this Section 4 and Section 5.
- k.** The Unmatched Balance and the reduction rules in paragraphs (d), (e), and (g) above operate across both the Webull Match Program and the Standard Match Program. If the Customer also has transfers that are matched under the Standard Match Program, the Customer has a single Unmatched Balance, and a Funds Removal that reaches the Matchable Amounts is applied to the Customer's matched transfers under both programs, starting with the most recent transfer regardless of the program it is under. Each transfer keeps its own match percentage, Match Period, and Monthly Match Payments under the terms that apply to it.

5. Other Limitations.

- a.** To be eligible to participate in the Webull Match Program, the Customer's Public Account and all other accounts with Public Investing must, at all times and in the sole discretion of Public Investing or its Affiliated Entities, remain in good standing and cannot be locked, suspended, restricted, or otherwise flagged in any way. In the event Public Investing and/or its Affiliated Entities determine at any time and in their sole discretion that there may have been unauthorized or fraudulent activity related to a Public Account, or a violation of the Public

Agreement or this Agreement, or that a Public Account is otherwise not in good standing, whether or not in connection with the Match Amount, Public Investing reserves the right to decline to grant the Match Amount, to cease crediting any remaining Monthly Match Payments, or to rescind or liquidate the Match Amount, or any security or any related dollar proceeds derived from the Match Amount, and via this Agreement, the Customer directs the removal, transfer, and potential liquidation from their Public Account.

- b.** Monthly Match Payments will be credited as described in Section 4, though this timeline may be delayed in Public Investing's sole discretion if, by way of example and not limitation, Public Investing determines that there are indications of fraud, unauthorized activity, or a violation of the Public Agreement or this Agreement, or needs to confirm that a transfer came from Webull.
 - c.** The Webull Match Program is not available for Customers who roll over, transfer, or inherit Public Accounts.
 - d.** A Customer may participate in both the Webull Match Program and the Standard Match Program, but each transfer is matched under only one of them, as described in Section 3. Otherwise, the Webull Match Program cannot be combined alongside any other promotions related to Public Accounts.
- 6.** No Recommendation. The Webull Match Program is not a recommendation of any investment or investment strategy, a recommendation that any Customer roll over or transfer assets into any Public Account, or a recommendation that any Customer close or transfer an account at Webull. By participating in the Webull Match Program, each Customer represents that none of Public Investing, any of its Affiliated Entities, or Apex has recommended any rollover or transfer to any Public Account. Before transferring, Customers should consider all relevant factors, including any fees Webull may charge to transfer an account, whether all of their holdings can be transferred to and held at Public Investing, differences in the products, services, and costs of Webull and Public Investing, and, for retirement accounts, any tax consequences. Public Investing, through the Webull Match Program, does not intend to provide the benefit of deferred compensation or to create an employee pension benefit plan under ERISA.
- 7.** Tax Treatment. Public Investing processes and treats all Match Amounts (including Monthly Match Payments) as interest earned by the applicable Public Account for tax reporting purposes. The interest earned by a Public IRA Account is not subject to, and does not impact, the maximum annual dollar contribution limit or the maximum annual deductible amount of any Public IRA Account. NONE OF PUBLIC INVESTING, ANY OF ITS AFFILIATED ENTITIES, OR APEX PROVIDES TAX ADVICE, AND NOTHING CONTAINED HEREIN PURPORTS TO BE A COMPLETE PRESENTATION OF TAX REGULATIONS THAT MAY BE APPLICABLE TO MATCH AMOUNTS OR ANY PUBLIC ACCOUNT. PLEASE CONSULT A TAX ADVISOR FOR INDIVIDUALIZED ADVICE.
- 8.** Miscellaneous. Public Investing reserves the right to change the terms of this Agreement and/or to terminate the Webull Match Program at any time with or without notice. Headings in these terms and conditions are descriptive and for convenience only, and do not alter the scope of the rights and obligations created by them. The Offer is not transferable, saleable, or valid in conjunction with certain other offers, and is

available to U.S. residents only. The Webull Match Program is only available for personal use, and may not be used for commercial purposes. Webull is a trademark of its owner. Public Investing is not affiliated with, sponsored by, or endorsed by Webull, and Webull does not sponsor or participate in the Webull Match Program.