

Referral Program - Go free each year with Qualifying referrals

Through Xantos Labs's client referral program ("Xantos Labs Referral Program"), you can invite others to sign up for a Xantos Labs account by sending them an email or text invitation to the Xantos Labs's websites.

Please send invites only to people you know personally and who will be glad to receive them.

The Xantos Labs Referral Program is only valid when:

- (1) a referred person enters into Agreement with Xantos Labs and opens a Qualifying Advisory Account, provided that the agreement is not terminated for 90 days after execution
- (2) as part of the onboarding, the referred person provides the details of the referee (you) such as name and/or email address, that matches the information we have on file for you.
- (3) your existing advisory agreement remains in effect and is not terminated for 90 days.

Xantos Labs is not responsible for incorrect entry or other failure of your invitees to meet requirements of a Qualifying New Account

For each Qualifying New Account in a calendar year, Xantos Labs reserves the right to manage all your assets free of charge for one month that calendar year for both 1) your Xantos Labs account and 2) the account of the Qualifying New Client.

You may reduce your Advisory fee for accounts that Xantos Labs manages by referring Qualifying New Clients in each calendar year until you reach zero Advisory fees on your account(s). You may continue to refer new clients after reaching zero Advisory fees in a calendar year but it will not impact the fees on your account(s) any further, only those of referred persons.

The Xantos Labs Referral Program is available to U.S. residents only. It is not valid with any other offers and is non-transferrable. Xantos Labs reserves the right to terminate the Xantos Labs Referral Program at any time for any reason, to limit the amount of assets managed free of charge, and to recover any fees if Xantos Labs determines that the Xantos Labs Referral Program was executed under wrongful or fraudulent circumstances, that inaccurate or incomplete information was provided in executing new Advisory Agreement with Xantos Labs, that any rules or regulations would be violated, or that any terms of this or the Account Management Agreement have been violated.

In connection with referring others to enter into Advisory Agreement with Xantos Labs, you agree that:

- (1) You will follow all instructions you receive from Xantos Labs.
- (2) You will only send invites to friends, family and people you know, and you will invite people via the Xantos Labs' websites.
- (3) If you provide information about Xantos Labs to your invitee, you will limit that to the information on the Xantos Labs' websites and content;
- (4) You will not give your invitee investment advice or recommendations regarding their investment needs;
- (5) You will only participate in the Referral Program in accordance with the terms of this Agreement and the following provisions of the Investment Advisers Act of 1940, as amended, and its rules ("Advisers Act"). You represent that:

- (i) you are not subject to any statutory disqualification set forth in Sections 203(e) and 203(f) of the Advisers Act;

- (ii) you are not currently the subject of any investigation or proceeding which could result in statutory disqualification;

- (iii) you provide a current copy of this agreement to invitee; and

- (iv) you do not have a "place of business" at which 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.

If you cannot accurately make the preceding representations, you may not participate in the Xantos Labs Program. If you are currently participating in the Xantos Labs Referral Program and the preceding representations become inaccurate, you agree to immediately inform Xantos Labs at support@xantoslabs.com