FULLY PAID SECURITIES LENDING PROGRAM

Redbridge Securities, LLC ("Redbridge") offers eligible customers the opportunity to participate in a Fully Paid Securities Lending (FPSL) program through its clearing firm, Apex Clearing ("Apex"). Enrollment is not automatic; only customers who meet eligibility requirements and accept program terms will be enrolled.

The FPSL program allows customers to earn additional income on certain fully paid or excess margin securities in their portfolio. When Apex lends out eligible securities from your account, you will receive a share of the interest earned, credited daily. The interest rate is variable and depends on demand in the securities lending market and the value of the security. The higher the market demand for your securities, the greater your potential income. Customers may opt out of the FPSL program at any time.

Calculation example for a securities position with a market value of $6,000:

Annualized Lending Interest Rate*	4.80%
Annualized Lending Interest Income	$288
Daily Accrual ($6,000 x 4.80% / 360 days)	$0.80
Hypothetical Total Monthly Interest ($0.80 x 30 days per month)	$24.00
Hypothetical Monthly Interest Income to Customers ($24.00 x 10%)**	$2.40

*The Lending Interest Rate is determined based on the value of the security and the demand for the security in the stock lending market. The greater the demand for security, the higher the lending interest rate.
**Customers will receive a share of the Monthly Interest earned based on the FPSL Master Securities Lending Agreement (MSLA) as linked below.

Additional Considerations for Redbridge Customers

Lending and Rate Change Risks

Once enrolled, Apex may lend out certain fully paid or excess margin securities from your account. The length of each loan and the income you receive can vary depending on available supply, borrower demand, and overall market conditions. There is no guarantee that your eligible securities will be lent at any given time. Additionally, lending interest rates can change frequently and without notice. Income earned through this program can increase, decrease, or stop altogether depending on market activity.

SIPC

It is important to understand that shares on loan are not protected by the Securities Investor Protection Corporation (SIPC) while they are lent out. Apex is your counterparty in every loan transaction. For each loan, Apex posts collateral equal to at least 100% of the value of the securities borrowed. In the unlikely event that Apex defaults on its obligations under the Fully Paid Securities Lending Master Securities Lending Agreement (MSLA), your protection would come from withdrawing the collateral maintained at the custodian bank. Recovery of your full position would depend on the value and liquidity of that collateral at the time of default.

Dividends and Tax Considerations

When your shares are on loan over a dividend record date, you will not receive the dividend directly from the issuer. Instead, you will receive a cash-in-lieu payment from Apex. These payments may be treated differently for tax purposes than qualified dividends and may result in

less favorable tax treatment. In addition, all loan income earned under this program is treated as ordinary income for tax purposes. Redbridge and Apex do not provide tax advice; customers should consult a qualified tax advisor to understand how participation in the program may affect their individual tax situation.

Voting Rights

By lending your shares, you temporarily give up voting rights associated with those securities. If you wish to exercise voting rights on any security, you must request a recall of your loaned shares before the relevant record date. Customers should note that recalls require processing time and must be submitted in advance to ensure shares are returned in time to vote.

Please contact Redbridge at support@bbae.com or bbae@rbsecurities.com for information and details regarding the securities you may be lending out. Customers will receive compensation in the form of a Fully Paid Lending Rebate. Rebates are calculated daily, paid monthly, reported on your account statement, and viewable in the mobile app under the line item "Fully Paid Lending Rebate." Apex and Redbridge also share in the net proceeds from securities lending activity. This arrangement means that Redbridge benefits financially when customer securities are lent, which creates a potential conflict of interest. Customers should carefully consider this before participating.

Participation in the FPSL program is optional. Customers may opt out of the FPSL program at any time by contacting Redbridge or sending a request to bbae@rbsecurities.com or support@bbae.com. Customers who opt out will no longer have their securities made available for lending, though they may choose to re-enroll at a later date.

Residents of Singapore are not eligible for participation in the FPSL program.

Additional terms and information may be found in the FPSL Disclosure - MSLA & Risk Disclosures.