

Multi Wealth Advisors Client Account Agreement

You (the “Client”) and Multi Wealth Advisors Ltd. (“Multi Wealth Advisors”), agree to enter into a financial advisory relationship which will allow Multi Wealth Advisors to manage your brokerage account at such securities broker as Multi Wealth Advisors may designate (the “Broker”), which may be affiliated with Multi Wealth Advisors, as described further below. This Agreement is effective as of the first day such a brokerage account is opened and is ready to receive trading instructions from Multi Wealth Advisors (the “Effective Date”) based upon the investment plan recommended by Multi Wealth Advisors to Client (the “Plan”). In consideration of the hedge covenants herein, Client and Multi Wealth Advisors agree as follows:

1. Services. Client retains Multi Wealth Advisors to issue trading instructions and to manage a securities account established and owned by Client at Broker (the “Account”). Multi Wealth Advisors shall manage the Account by issuing trading instructions to Broker to cause such Account to purchase and sell stocks, managed accounts, hedge funds, and/or similarly traded instruments (“Securities”) pursuant to the Plan recommended by Multi Wealth Advisors based on profile information specified by Client (“Investment Profile”) on www.MultiWealthAdvisors.org (the “Site”) as provided in this Agreement. Client grants to Multi Wealth Advisors full discretion as to all investment decisions regarding the Account, including, but not limited to, authority to buy, invest in, hold for investment, own, assign, transfer, sell (long or short), exchange, trade in, lend, pledge, deliver and otherwise act for that Account, and to exercise, in Multi Wealth Advisors’s discretion, all rights, powers, privileges and other incidents of ownership with respect to Securities in that Account. Multi Wealth Advisors will not have any duty or obligation to advise or take any action on behalf of Client in any legal proceedings, including bankruptcies or class actions, involving Securities held in or formerly held in the Account or the issuers of Securities. Notwithstanding anything in this Agreement to the contrary, Multi Wealth Advisors shall have no authority hereunder to take or have possession of any assets in the Account or to direct delivery of any Securities or payment of any funds held in that Account to itself or to direct any disposition of such Securities or funds.

2. Power of Attorney. To enable Multi Wealth Advisors to exercise fully its discretion and authority as provided in Section 1, Client hereby constitutes and appoints Multi Wealth Advisors as Client’s agent and attorney-in-fact with full power and authority for Client and on Client’s behalf to buy, sell and otherwise deal in Securities and contracts relating to same for the Account. Client further grants to Multi Wealth Advisors as Client’s agent and attorney-in-fact full power and authority to do and perform every act necessary and proper to be done in the exercise of the foregoing powers as fully as Client might or could do if personally present. This power of attorney is coupled with an interest and shall terminate only on termination of this Agreement or on receipt by Multi Wealth Advisors of written notice of the death, incapacity or dissolution of Client.

3. Representations and Warranties.

(a) Client represents and warrants to Multi Wealth Advisors and agrees with Multi Wealth Advisors as follows:

i. Client has the requisite legal capacity, authority and power to execute, deliver and perform his or her obligations under this Agreement. This Agreement has been duly authorized, executed and delivered by Client and is the legal, valid and binding agreement of Client, enforceable against Client in accordance with its terms. Client’s execution of this Agreement and the performance of his or her obligations hereunder do not conflict with or violate any obligations by which Client is bound, whether arising by contract, operation of law or otherwise. If the Client is an entity, the trustee, agent, representative or nominee (the “Client Representative”) executing this Agreement on behalf of Client has the requisite legal capacity, authority and power to execute, deliver and perform such execution and the obligations under this Agreement as applicable. Specifically, if the Client is

a corporation or partnership, the individual signing this Agreement has been authorized to execute this Agreement by appropriate corporate or partnership action, and if this Agreement is entered into by a trustee or fiduciary, the trustee or fiduciary has authority to enter into this Agreement and that the services described herein are authorized under the applicable plan, trust or law. Client will deliver to Multi Wealth Advisors evidence of Client's authority on Multi Wealth Advisors's request.

ii. For Entity Clients: If Client Representative is entering into this Agreement, Client and Client Representative understand and agree that the representations, warranties and agreements made herein are made by Client both: (a) with respect to Client; and (b) with respect to the Client Representative.

iii. Client is the owner or co-owner of all cash and Securities in the Account, and there are no restrictions on the pledge, hypothecation, transfer, sale or public distribution of such cash or Securities.

iv. Client may be a natural person (or persons) or an entity.

v. Client acknowledges that a Plan may include only a single managed account for each asset class within the Plan, with each managed account playing a necessary role in the overall investment strategy and, therefore, Client understands and acknowledges that there can be no exclusions or restrictions of managed accounts recommended as part of the Plan.

vi. Client will provide Multi Wealth Advisors with accurate information about Client's identity, background, net worth, investing timeframe and other risk considerations in the Investment Profile and will timely update that information as Client's circumstances change.

vii. If Client explicitly provides a photograph of Client's likeness and/or other information to Multi Wealth Advisors for public display, then Client hereby grants permission to Multi Wealth Advisors to use the provided photograph of Client's likeness, Client's name and/or other information, in a commercially reasonable manner on the Site, any related and/or affiliated sites, and in marketing materials now and in the future, until such time as this Agreement is terminated by either party. Client waives any and all rights to compensation as a result of such use of Client's explicitly provided photograph of Client's likeness, Client's name and/or other information.

(b) Client understands and agrees that (A) Multi Wealth Advisors does not guarantee the performance of the Account, is not responsible to Client for any investment losses, and the Account is not insured against loss of income or principal; (B) there are significant risks associated with investing in Securities, including, but not limited to, the risk that the Account could suffer substantial diminution in value, and this risk applies even when the Account is managed by an investment adviser; (C) the past performance of any benchmark, market index, managed account, or other Security does not indicate its future performance, and future transactions will be made in different Securities and different economic environments; and (D) Multi Wealth Advisors will cause the Account to invest in Securities in essentially the proportions set forth by the Plan (subject to the profile information received from Client), and provide only the specific reviews and restrictions described in this Agreement, and will not otherwise review or control such Account. There are significant risks associated with any investment program.

i. Client understands and agrees that Multi Wealth Advisors's sole obligation hereunder or otherwise is to manage the Account in accordance with the Plan designated by Multi Wealth Advisors for Client, and Client has not engaged Multi Wealth Advisors to provide any individual financial planning services, notwithstanding any duty or obligation Client Representative may have to an entity Client. Client understands and agrees that Multi Wealth Advisors is not responsible for any losses in an Account, as provided in Section 9, and Multi Wealth Advisors may at any time in its sole discretion determine that a Plan may require reallocation of Securities.

ii. Client understands and agrees that the Account will be managed solely by Multi Wealth Advisors issuing trading instructions to Broker to cause the Account to follow the Plan. An Account's transactions may be executed by Broker at approximately the same time as other client accounts managed by Multi Wealth Advisors in accordance with other Multi Wealth Advisors Client Plans, and if the transactions are large in relation to the trading volume on that particular day, the price may be different than it would be for the execution of a smaller transaction.

iii. Client understands and agrees that Multi Wealth Advisors is not responsible to Client for any failures, delays and/or interruptions in the timely or proper execution of trades or any other orders placed by Multi Wealth Advisors on behalf of Client due to any or all of the following, which are likely to happen from time to time: (A) any kind of interruption of the services provided by Broker or Multi Wealth Advisors's ability to communicate with Broker; (B) hardware or software malfunction, failure or unavailability; (C) Broker system outages; (D) internet service failure or unavailability; (E) the actions of any governmental, judicial or regulatory body; and/or (F) force majeure.

iv. Client understands and agrees that an Account's composition and performance may be different for a variety of reasons from those of any initial Plan recommendation to a Client. These differences can arise each time the Plan is adjusted or rebalanced, including, but not limited to, the following instances: (A) when the Account is established and the initial Securities positions are established; (B) when Client contributes additional capital to such Account; (C) when Client revises his/her Investment Profile and causes Multi Wealth Advisors to recommend a new Plan or revise the existing Plan and (D) any time Multi Wealth Advisors adjusts its algorithm by which the composition of the Account is maintained as specified for the Plan. On any such adjustment, Multi Wealth Advisors may adjust the Plan in its discretion to approximate the composition specified in the Plan as closely as reasonably practicable based on the conditions at the time.

v. Client understands and agrees that the prices of Securities purchased or sold for the Account may be less favorable than the prices in similar transactions for other Multi Wealth Advisors Clients for whom Multi Wealth Advisors has designated different Plans.

4. Confidentiality. Except as required by law or requested by regulatory authorities, Multi Wealth Advisors agrees to maintain in strict confidence all of Client's non-public personal and financial information that Client furnishes to Multi Wealth Advisors, except for information that Client explicitly agrees to share publicly. Client acknowledges receipt of Multi Wealth Advisors's Privacy Policy.

5. Advisory Fee.

Multi Wealth Advisors doesn't charge fee from Clients for the use of the online information services.

6. Valuation. The assets in the Account will be valued by Broker as the Account custodian and such Broker shall also execute all trades.

7. Responsibility for Expenses. The Account shall be responsible for all expenses related to trading the assets of such Account, including, but not limited to managed account fees, custodial fees, brokerage commissions, bank service fees, and debit balances.

8. Account Losses. To the extent permitted under applicable law, Client understands and agrees that Multi Wealth Advisors will not be liable to Client for any losses incurred by Client that arise out of or are in any way connected with any Securities transaction or other act or failure to act of Multi Wealth Advisors under this Agreement, including, but not limited to, any tax liability asserted against Client by any authority with respect to the Account, so long as such recommendation or other act or failure to act does not constitute a breach of Multi Wealth Advisors's fiduciary duty to Client. Client (and in addition, for entity accounts, Client Representative) shall indemnify and defend Multi Wealth Advisors and Multi Wealth Advisors's directors, officers, shareholders, employees and affiliates and hold them harmless from and against any and all claims, losses, damages, liabilities and expenses, as they are incurred, by reason of any act or omission of Client or Broker or any custodian, broker, agent or other third party selected by Multi Wealth Advisors in a commercially reasonable manner or selected by Client, except such as arise from Multi Wealth Advisors's breach of fiduciary duty to Client. In addition to the above indemnities, for entity

Clients, the Client Representative shall further indemnify and defend Multi Wealth Advisors and Multi Wealth Advisors's directors, officers, shareholders, employees and affiliates and hold them harmless from and against any and all claims, losses, damages, liabilities and expenses, as they are incurred, resulting from or in connection to Client's assertion of Client Representative's lack of proper authorization from Client to enter into this Agreement.

9. Termination; Withdrawals. This Agreement may be terminated by either party with or without cause by notice to the other party, which notice shall be provided by Client to Multi Wealth Advisors through the Site and by Multi Wealth Advisors to Client through the primary email address in Client's Account Application as Client shall update from time to time. Client may withdraw all or part of the Account by notifying Multi Wealth Advisors at any time provided that all partial withdrawals comply with Multi Wealth Advisors's required Account minimums as posted on the Site and updated from time to time, unless Multi Wealth Advisors otherwise consents in advance. Client's withdrawal of all of the Account under this Agreement will terminate this Agreement.

10. Account Statements. Client will receive account statements from Broker, which are the official records of the Account. Multi Wealth Advisors may also provide information about the Account from time to time.

11. Independent Contractor. Multi Wealth Advisors is and will hereafter act as an independent contractor and not as an employee of Client, and nothing in this Agreement may be interpreted or construed to create any employment, partnership, joint venture or other relationship between Multi Wealth Advisors and Client.

12. Assignment. Multi Wealth Advisors may not assign this Agreement without the prior consent of Client, and, if applicable, the consent of any additional authorized signatories on behalf of Client. In the event of an assignment by Multi Wealth Advisors, Multi Wealth Advisors shall request written consent(s) of Client within a specified reasonable time (which shall not be less than thirty (30) days). If Client does not respond to such request within the time specified, Multi Wealth Advisors shall inform Client that the proposed assignee will continue the advisory services of Multi Wealth Advisors for a specified reasonable time (which shall not be less than thirty (30) days), and if Client does not respond to such second notice from Multi Wealth Advisors, Client's continued acceptance of investment management services from the proposed assignee shall constitute Client's consent(s) to the assignment. This Agreement shall bind and inure to the benefit of and be enforceable by the parties and their respective successors and assigns.

13. Governing Law. This Agreement shall be governed by and construed and interpreted in accordance with the laws of Seychelles, excluding that body of law pertaining to conflict of laws.

14. Arbitration. The parties waive their rights to seek remedies in court, including any right to a jury trial. The arbitration hearing shall be held in London, United Kingdom. Disputes shall not be resolved in any other forum or venue. The arbitration shall be conducted by a retired judge who is experienced in resolving disputes regarding the Securities business.

15. Notices. All notices and communications under this Agreement must be made through the Site or by email. Multi Wealth Advisors's contact information for this purpose is support@multiwealth.co.uk, and Client's contact information for this purpose is contained in Client's user account on the Site and the primary email address(es) in Client's Account Application as Client shall update from time to time.

16. Severability and Amendment. The invalidity or unenforceability of any provision hereof shall

in no way affect the validity or enforceability of any and all other provisions hereof. Client acknowledges that Multi Wealth Advisors may amend this Agreement from time to time by notifying Client by email or message to Client's Multi Wealth Advisors user account, which amendment will be effective immediately.

17. Waiver or Modification. Multi Wealth Advisors's waiver or modification of any condition or obligation hereunder shall not be construed as a waiver or modification of any other condition or obligation, nor shall Multi Wealth Advisors's waiver or modification granted on one occasion be construed as applying to any other occasion.

18. Entire Agreement. This Agreement is the entire agreement of the parties regarding the subject matter hereof and supersedes all prior or contemporaneous written or oral negotiations, correspondence, agreements and understandings (including any and all preexisting investment management agreements, which are hereby cancelled). However, the parties may choose to enter into separate agreements between them regarding different subject matters or investment programs.

19. No Third-Party Beneficiaries. Neither party intends for this Agreement to benefit any third party not expressly named in this Agreement.

CLIENT HEREBY WARRANTS AND ACKNOWLEDGES THAT CLIENT HAS CAREFULLY READ AND UNDERSTANDS ALL OF THE PROVISIONS OF THIS AGREEMENT, AND AGREES TO THE TERMS AND CONDITIONS HEREOF.

Revised: February 3, 2016