

INVESTMENT ADVISORY AGREEMENT

You (“Client”) and Wahed Invest LLC., a Delaware corporation and an Securities and Exchange Commission (“SEC”) registered investment adviser (“Wahed”), agree to enter into an investment advisory relationship which Wahed will manage your brokerage account at such custodian as Wahed may designate (“Custodian”). This Agreement is effective as of the first day an account is opened with such Custodian and is ready to receive trading instructions from Wahed (the “Effective Date”) based upon the investment plan recommended by Wahed to Client (the “Plan”). In consideration of the mutual covenants herein, Client and Wahed agree as follows:

- 1. Scope of Services.** Client hereby appoints Wahed as investment manager for all assets that shall be designated by deposit or transfer into one or more account or accounts to be established in the name of Client at a designated Custodian (hereinafter “Accounts”). Client authorizes Wahed to perform the services indicated below in accordance with the financial circumstances, investment objectives, and risk tolerance of Client. Wahed accepts the appointment described herein below. Client hereby grants Wahed discretionary authority in connection with Accounts to be established in the name of Client and in such Accounts to purchase or sell securities or other investment products, to sell, manage, and reinvest the amount or type of assets or investments, whether employing margin or otherwise, to instruct the brokerdealer, trustee, or custodian of assets to receive, accept and deliver securities or other assets, and to implement any investment decisions for the Accounts, all without prior consultation with Client. This discretionary authority includes the authority to hire or retain other investment advisers to exercise any authority granted to Wahed under this Agreement, to remove, terminate or replace any such other investment adviser, and to allocate assets belonging to Client and subject to this agreement between or among any other such advisers assets and Accounts that are subject to this agreement. This discretionary authority is subject to such other reasonable written limitations that the Client may request. Client may revoke the authority granted hereby at any time by submitting a written notice to Wahed. Except as otherwise provided herein, Wahed shall have no authority under this Agreement to take or have possession of any assets in the Accounts nor to direct delivery of any securities or payment of funds to itself or direct disposition of such securities or funds to any person other than Client. This power of attorney is coupled with an interest and shall terminate only on termination of this Agreement or on receipt by Wahed of written notice of the death, incapacity or dissolution of Client.
- 2. Investment Objective; Client Responsibilities.** Wahed will obtain from the Client information to determine the Client’s financial situation and investment objective. At or around the time of execution of this Agreement, Client will be requested to complete an online suitability profile. Unless otherwise directed in writing, Wahed will recommend investment strategies and investments based on profile information specified by Client (“Investment Profile”) on www.wahedinvest.com or our related mobile application (the “Site” or “App”) and consistent with Client’s financial circumstances and other information derived from analysis of the client suitability profile. Wahed will abide by any reasonable limitations, special instructions, or requests of Client and will advise clients if it deems any such requests unreasonable. Client may change any such limitations or instructions from time to time by notifying Wahed in the Client’s Investment Profile. Client is responsible for informing Wahed of updates or changes to financial status or circumstances (including restrictions on Client’s accounts) so that Wahed can make any necessary changes to the management of or advice provided with respect to the Account(s). Client agrees to maintain a valid e-mail address on file under the Client Profile. If Client fails to maintain a valid e-mail address, Wahed may terminate this Agreement at their discretion.

Client recognizes that the value and usefulness of the investment advisory services of Wahed will depend upon the accuracy and completeness of the information that Client provides and upon the active participation by the in the relationship with Wahed. The Client therefore agrees to provide complete and accurate information and documents that Wahed requires, in Wahed’s sole judgment, in order to provide the services hereunder. Client’s circumstances or objectives may change in the future and can only be communicated to Wahed via changing the Investment Profile, which sends an automated message to Wahed.

- 3. Custody.** Wahed will not maintain physical custody of Client's funds and securities. Client's funds and securities shall be held for safekeeping by a custodian meeting the requirements of qualified custodian (hereinafter, "Custodian"). All checks for investment purposes shall be made payable to the Custodian and sent directly to Custodian via directions shown on the Site. Client will not transfer to Wahed funds intended for investment via ACH, wire or otherwise. Wahed shall not act as custodian for the assets in the Accounts and shall not be liable to Client for any act, conduct, or omission by Custodian. Wahed will not by virtue of this Agreement have the ability to transfer Client funds or assets, except to the extent that may be provided in the section hereof regarding deduction of funds from Client's Accounts to pay an advisory Fee. If Wahed is granted authority to deduct fees it will be deemed to have limited custody for certain regulatory purposes.
- 4. Custodian Recommendations.** Wahed may require that Client establish and maintain the Accounts with a particular custodian. In recommending custodians, Wahed will generally take into account such factors as (a) price; (b) the broker or dealer's facilities, reliability and financial responsibility; (c) the ability of the broker-dealer or custodian to effect transactions, particularly with regard to such aspects as timing, order size and execution of order; (d) the research and related brokerage services provided by such broker-dealers or custodians to Wahed, notwithstanding that the Accounts may not be the direct or exclusive beneficiary of such services; and (e) any other factors Wahed considers to be relevant.
- 5. Expenses and Other Fees.** Mutual funds and similar investment vehicles pay managers to manage the assets of the fund, and the expenses of the fund, including said management fees, are deducted from all of the fund assets, are chargeable against the net asset value of fund shares owned by the Client, and are therefore borne separately by the Client. Other fees and expenses that the Client may pay outside of this agreement include retirement plan fees, mutual fund sales loads, 12(b)-1 marketing fees charged by mutual funds, contingent deferred sales charges, annuity fees including mortality and expense charges, and surrender charges. A description of the types of fees and expenses actually charged by a particular investment are described in the prospectus or contract, as applicable, of the particular investment.
- 6. Confirmation of Trades.** The executing broker-dealer or other custodian shall forward and deliver to the Client a confirmation of transaction with respect to its participation in such transaction(s). Except to the extent the Client directs otherwise, through custodial agreements or as required by law, Wahed will not be responsible for forwarding confirmations of any transactions effected for the Client.
- 7. Third Party Investment Advisers.** Wahed may recommend that all or a portion of the assets in the Account(s) be managed by a third-party investment advisor, sub-advisor or co-advisor ("Third Party Advisor"). Fees charged by any such Third Party Advisor will be fully disclosed to Client on a separate disclosure document or agreement between the Client and the Third-Party Advisor. In some instances, the advisory fees to be paid to Wahed pursuant to the paragraph titled "Wahed's Wrap Advisory Fee" below may be paid out of the total fee charged by the Third-Party Advisor, thus reducing the amount of the total fee retained by the Third-Party Advisor. If that is the case, it will be described in the separate disclosure document or agreement between Client and the Third-Party Advisor.
- 8. Wahed's Wrap Advisory Fee.**

Wahed may recommend that all or a portion of the assets in the Accounts be managed through a "wrap fee program" for which Wahed is the sole portfolio manager. Wrap fees vary from 0.29% to 0.99% per annum of the net value of the Client's Accounts and all fees will be fully disclosed to Client. The wrap fee will be used in part to pay the following expenses: brokerage commissions, transaction charges, handling fees, and mutual fund short-term redemption fees as provided in custodian's pricing guide. The remaining portion of the wrap fee after payment of said expenses is payable to Wahed for management of the Accounts. Client acknowledges that it will be required to enter into a separate agreement with the custodian regarding the wrap fee arrangement, and any discrepancy between said separate agreement and this Agreement shall be resolved in favor of said separate agreement.

- (a) Wahed specifies the annual fee rate it charges a Client (the “Wrap Fee”) and posts the Wrap Fee on the Client’s Account page on the Site. Fees shall be due on each day the custodian is open for business (252 business days in a year). Fees due shall be calculated by multiplying the Wrap Fee by the net market value of the Account as of the close of trading on the New York Stock Exchange (“NYSE”) (herein, “close of markets”) on such day, or as of the close of markets on the immediately preceding trading day for any day when the NYSE is closed, and then by dividing by 252 (except in any leap year, during which year the amount shall be divided by 253). Wahed will promptly notify Client of any increase or decrease in the Wrap Fee. An increase in the Wrap Fee will be effective for the Account starting in the next month that begins at least 30 days after Wahed sends or posts such notice. A reduction in the Wrap Fee will be effective for the Account starting in the next month following its reduction.
- i. If Client closes the Account, withdraws the entire balance of the Account, or otherwise terminates this Agreement on any date other than the last business day of the month (except under the circumstances covered by Section 8(b)), Client shall pay any outstanding aggregate daily fees for the period from the day immediately following the last day of the last calendar month for which Client has paid, through the effective date of such withdrawal or termination, as of such effective date.
- (b) If, for any reason, Wahed shall close and liquidate all the positions held in the Account, Client may receive the proceeds of the liquidated portion of the Account, and this Agreement shall terminate.
- (c) If for any reason there is insufficient cash available in the Account to cover Wahed’s fees at the time they are charged and deducted from the Account, Wahed, in its sole discretion, may cause securities in the Account to be liquidated to cover its fees.
- (d) Wahed reserves the right, in its sole discretion, to reduce or waive the Wrap Fee for certain Client Accounts for any period of time determined by Wahed. In addition, Client agrees that Wahed may waive its fees for the Accounts of Clients other than Client, without notice to Client and without waiving its fees for Client.

For purposes of determining the Client’s assets under management, any accounts owned by members of. During any period that Client makes subsequent additions into the Accounts, no partial billings will be made. Likewise, no refunds will be given on partial withdrawals taken during the period. Wahed’s compensation is not based on shares of capital gain or capital appreciation of any portion of Client’s assets or funds.

Wahed Invest LLC. – Standard Investment Management Fee Schedule

<i>Assets Under Management</i>	<i>Annual Rate</i>
\$500 - \$49,999	.99%
\$50,000 - \$249,999	.79%
\$250,000 - \$499,999	.49%
\$500,000 and above	.29%

Client acknowledges that Client will be responsible for paying any expenses or fees of the types enumerated in paragraph 8 above, and that said expenses and fees are separate from the Wrap Fees charged under this Agreement.

- 9. Valuation.** The assets in the Account will be valued by the Custodian, and such Custodian shall also execute all trades.

- 10. Methods of Payment.** Fees assessed pursuant to this Agreement will, unless otherwise arranged, be deducted directly from Client's Accounts by Custodian and automatically remitted to Wahed. Client hereby consents and agrees to pay Wrap Fees due hereunder by direct debit from the Accounts. Client and Wahed agree that in order to pay such fees, if cash is not available at time payment is due, Wahed may liquidate Client assets as reasonably determined by Wahed. Custodian will send Client an account statement at least quarterly, showing total deductions from Accounts, including Wrap Fees paid to Wahed. Client is responsible for verifying fees. Notification to Client will be through Client's user account on the Site or by e-mail at the address(es) provided by Client to Wahed.
- 11. Reports of Account.** Wahed may issue separate written reports regarding the Accounts to Client. These reports may include a list of current holdings, performance data, statement of gains and losses, or a financial markets summary. Clients are urged to compare any reports received from Wahed to the statements received from Custodian. Clients will receive transaction confirmations from Custodian shortly after executing purchases and sales. Additionally, Custodian will send statements to the Client at least quarterly.
- 12. ERISA Representations.** This Section applies if any assets of the Client include an individual retirement account ("IRA") under Section 408 of the Code such as a Simple, SEP, or Rollover IRA. Traditional IRAs are not governed by or subject to ERISA. If certain Client assets are for a plan subject to ERISA, the Client appoints Wahed, and Wahed accepts its appointment, as an "investment manager" for purposes of ERISA and the Code, and Wahed acknowledges that it is a "fiduciary" within the meaning of Section 3(21) of ERISA and Section 4957(e) (3) of the Code (but only with respect to the provision of services described in Section 1 of this Agreement).

If requested by Wahed, the Client agrees to provide Wahed with true and complete copies of all documents establishing and governing the plans and evidencing the Client's authority to retain Wahed. If the Accounts contains assets that represent only a portion of the plan's assets, the Client understands that Wahed will have no responsibility for the diversification of all the plan's assets, and that Wahed will have no duty, responsibility or liability for plan assets that are not invested in the Account. The Client further represents that a fidelity bond meeting the requirements Section 412 of ERISA and the regulations issued thereunder is currently maintained and that Wahed will be added as a fiduciary covered by such fidelity bond. The Client agrees to provide satisfactory evidence of such coverage if requested by Wahed.

- 13. Proxies, Legal Proceedings, and Class Action Lawsuits.** Client understands and agrees that Client retains the right to vote all proxies that are solicited for securities held in the Accounts. Wahed will not be required to take any action or render any advice with respect to the voting of proxies solicited by or with respect to the issuers of securities in which assets of the Accounts may be invested from time to time. In addition, Wahed will not take any action or render any advice with respect to any securities held in any Accounts that are named in or subject to class action lawsuits, bankruptcies or other legal proceedings. Wahed will, however, forward to Client any information received by Wahed regarding class action legal matters involving any security held in the Accounts.
- 14. Communications.** Client updates or changes to financial circumstances with respect to Accounts may be communicated to Wahed via the Site and, where deemed necessary, may be confirmed via Client Account Profile exclusively in writing as soon as practicable thereafter.
- 15. Confidentiality.** Except as provided herein or otherwise agreed to in writing or as required by law, Wahed will keep all information regarding Client's personal and financial affairs strictly confidential. Client authorizes and empowers Wahed to give a copy of this Agreement to any Custodian or other party to transactions for the Accounts as evidence of Wahed's authority to issue instructions, request information about the Accounts from Custodian and to act for Client. Client also authorizes Wahed to disclose any personal or financial information to service providers including without limitation custodians or other broker-dealers and their affiliates, third

party managers and their affiliates, account display, performance, or aggregation service providers, and parties maintaining or servicing customer relationship management software or websites. Client acknowledges that it has received and reviewed Wahed's privacy policy and that any permitted use of personal non-public information for which the Client fails to opt out is consented to by Client and shall be deemed to be consented to by Client in the future following notification of opt-out rights.

- 16. Non-Exclusive Contract.** Client acknowledges that Wahed provides advisory services to more than one client, and may give advice, and take action, with respect to any of its other clients which may differ from the advice given, or the timing or nature of action taken, with respect to Client's Accounts, so long as it is Wahed's policy, to the extent practicable, to allocate investment opportunities to the Client's Accounts over a period of time and on an equitable basis relative to other clients. Wahed has no obligation to disclose to Client the purchase or sale of any security which Wahed, its principals, affiliates, or employees may purchase or sell for its (their) own account or for the accounts of other clients. Client acknowledges that the Wrap Fee charged to Client may be higher or lower than that which Wahed charges other clients for the same or similar services, and that lower fees for similar services may be available from other sources.
- 17. Term and Termination.** This Agreement shall commence on the date of acceptance by Wahed as shown below and shall continue until terminated in accordance with the provisions of this Section or any other provision of this Agreement. 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 Wahed through the Site and by Wahed to Client through the primary e-mail address in Client's Account Application as Client shall update from time to time. Client's withdrawal of all of the Accounts under this Agreement will terminate this Agreement. Upon receipt of termination request, Wrap Fees will be calculated to the date of termination and assessed in accordance with the agreed upon rate. Unearned portions of prepaid fees will be refunded and any earned, unpaid fees will be assessed prior to the final disbursement of refunds, if any. Refund disbursements or fee invoices will be mailed to Client within thirty (30) business days of receipt of termination notice. Client understands that Wahed will not provide services in the event uncollected accounts-receivable from Client exceeds thirty (30) days. In addition, all custodial termination and transfer fees, if any, assessed by Custodian will be the responsibility of Client. Termination of this Agreement will not affect (a) the validity of any action previously taken by Wahed under this Agreement; (b) liabilities or obligations of the parties from transactions initiated before termination of this Agreement; or (c) Client's obligation to pay advisory fees (pro-rated through the date of termination). Upon termination of this Agreement, Wahed shall perform no functions whatsoever with respect to the managing of the Accounts, and further management of those accounts shall be the sole responsibility of Client.
- 18. Mediation/Arbitration.** This Agreement contains a mediation and arbitration clause. Excepting matters for injunctive relief, it is agreed that all controversies or disputes which may arise between Client and Wahed (and/or the Custodian, sub-advisors, or representatives), concerning any transaction or order, the construction, performance, or breach of Agreement or any other Agreement between Client and Wahed, whether entered into prior to, on, or subsequent to the date of this Agreement, including any controversy concerning whether an issue is an arbitration claim, shall be settled either by mediation instituted at the request of either party, or if not resolved by mediation, by arbitration, unless unenforceable under applicable state or federal law. Any mediation or arbitration will be held in New York, New York unless otherwise agreed to by both parties. Any arbitration shall be conducted in accordance with the applicable rules of Complex Commercial Disputes of the American Arbitration Association ("AAA") and the Laws of the State of New York. Judgment on any arbitration award may be entered in any court having jurisdiction over the subject matter of the controversy.

Notwithstanding the foregoing, this binding arbitration clause in no way limits or affects the Client's rights under the Investment Adviser's Act or related state securities laws. With respect to controversies or disputes

which may arise between Client and Wahed concerning matters involving alleged violations of applicable federal and state securities laws, breach of common law or statutory duty, this mediation and arbitration process does not constitute a waiver of any legal rights provided under the aforementioned laws, including the right to choose a forum, whether by arbitration or adjudication, in which to seek the resolution of disputes.

- 19. Risk Acknowledgement.** Wahed will use its best judgment and good faith efforts in rendering services to Client. Wahed's investment selections on behalf of Client shall not constitute legal or tax advice, analysis or opinion. Wahed does not guarantee future performance or any specific performance, success of any investment decision or strategy that Wahed may use, or success of Wahed's overall management of the Accounts. Client understands that investment decisions by Wahed are subject to various markets, currency, economic, political, and business risks, and investment decisions will not always be profitable. Wahed will provide advice only with respect to the securities, cash, and other investments held in the Accounts and, in making recommendations for Accounts, Wahed will not consider any other securities, cash or other investments owned by Client. Except as otherwise provided by law, Wahed will not be liable to Client for (a) any loss that Client may suffer by reason of any investment decisions made or other action taken or omitted in good faith by Wahed with a degree of care, skill, prudence, and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use; (b) any loss arising from Wahed's adherence to Client's written or oral instructions or restrictions; or (c) any act or failure to act by Custodian to which Wahed directs transactions for Accounts, or by any other third party. Client (and in addition, for entity accounts, Client Representative) shall indemnify and defend Wahed and Wahed'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 Wahed in a commercially reasonable manner or selected by Client. Under certain circumstances, federal and state securities statutes impose liabilities on persons who act in good faith, and therefore, nothing in this Agreement will waive or limit any rights that Client may have under those statutes.
- 20. Legal Proceedings.** Client agrees that Wahed will not advise or act for Client in any legal proceedings, including bankruptcies or class actions, involving securities held or previously held by Client in the Accounts or by issuers of securities.
- 21. Wahed's Registration Status.** Wahed is registered as an investment adviser with the Securities and Exchange Commission and may also, from time to time, become registered in other jurisdictions as required by law. Registration does not imply a certain level of skill or training.
- 22. Independent Contractor.** Wahed 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 Wahed and Client.
- 23. Client Authority.**

(a) Client represents and warrants to Wahed and agrees with Wahed 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.

- 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 acknowledges that a Plan may include only a single ETF for each asset class within the Plan, with each ETF playing a necessary role in the overall investment strategy and, therefore, Client understands and acknowledges that there can be no exclusions or restrictions of ETFs recommended as part of the Plan.
- v. Client will provide Wahed with complete and accurate information about Client's identity, background, net worth, investing timeframe, other risk considerations, any securities from which Client may be or become legally restricted from buying or selling, as requested, and other investment accounts, as requested, in the Investment Profile and will promptly update that information as Client's circumstances change.
- vi. As of the Effective Date, and at all times during the term of this Agreement, none of the Account's assets are or will be assets of "employee benefit plans" within the meaning of the Federal Employee Retirement Income Security Act of 1974, as amended.
- vii. Client agrees to use Wahed solely for Client's personal, non-commercial use, and not in connection with any competitive analysis (as determined by Wahed).

(b) Client will deliver to Wahed evidence of Client's and Client Representative's authority on Wahed's request and will promptly notify Wahed of any change in such authority, including but not limited to an amendment to Client's organizational, delegation or formation documents that changes the information Client provides to Wahed on opening the Account. Clients shall inform Wahed of any event that might affect this authority or the propriety of this Agreement. Wahed shall not be responsible for any claims or damages resulting from such reliance or from any change in the status of the relationship between the Clients who have entered into this Agreement.

24. Death or Disability. This Agreement shall terminate only on termination of this Agreement or on receipt by Wahed of written notice of the death, incapacity or dissolution of Client.

25. Assignment. This Agreement is binding and for the benefit of the parties to Agreement, their successors, and permitted assigns, except that Agreement may not be assigned (within the meaning of the Investment Advisers Act of 1940 and applicable state securities statutes) by either party without the consent of the other party.

26. Captions. The captions in this Agreement are included for convenience of reference only and in no way define or limit any of the provisions hereof or otherwise affect their construction or effect.

27. Governing Law. This Agreement is governed by and construed in accordance with the laws of the State of New York without giving effect to any conflict or choice of law provisions of the State, provided that nothing in

Agreement will be construed in any manner inconsistent with the Martin Act, Investment Advisers Act of 1940, any orders issued, or rules and regulations promulgated pursuant to the foregoing.

- 28. Notices.** Any notice or report to be given to Wahed under this Agreement will be delivered in person, U.S. mail, overnight courier (postage prepaid), or sent by facsimile (with a hard copy sent by U.S. mail) to Wahed as addressed below and to the attention of its Principal or at such other address as Wahed may designate in writing. Additionally, notices or reports given to Client under this Agreement will be delivered in the same manner as delineated herein to Client at the address set forth in the Investment Profile or at such other address as Client may designate in writing.

Wahed Invest LLC.
45 Rockefeller Plaza, Suite 2000 New
York, NY 10111

Client authorizes Wahed to send, and agrees to receive, disclosure documents (including the Firm's Brochure), policies updates, and notices through electronic mail transmissions (i.e., via e-mail) to e-mail addresses designated by Client, including but not limited to the address shown on the client intake documentation, except in instances otherwise prohibited by law.

All notices and communications under this Agreement must be made through the Site or by e-mail. Wahed's contact information for this purpose is _sufyan@wahedinvest.com, and Client's contact information for this purpose is contained in Client's user account on the Site and the primary e-mail address(es) in Client's Account Application as Client shall update from time to time.

- 29. Miscellaneous.** If any provision of this Agreement is or should become inconsistent with any law or rule of any governmental or regulatory body having jurisdiction over the subject matter, the provision will be deemed to be rescinded or modified in accordance with any such law or rule. In all other aspects, Agreement will continue and remain in full force and effect. No term or provision of Agreement may be waived or changed except in writing signed by the party against whom such waiver or change is sought to be enforced. Wahed's failure to insist at any time on strict compliance with this Agreement or with any terms of this Agreement or any continued course of such conduct on its part will not constitute or be considered a waiver by Wahed of any of its rights or privileges. This Agreement contains the entire understanding between Client and Wahed concerning the subject matter of this Agreement.

- 30. _____(Client Initials) Disclosure Statements.** Client acknowledges electronic delivery of Wahed's brochure that would be required to be delivered under the Advisers Act (including the information in Part 2 of Wahed's Form ADV), which is available on the Site, is e-mailed to the Client's e-mail address on file and provided here by link:

On written request by Client, Wahed agrees to annually deliver electronically, without charge, Wahed's brochure required by the Advisers Act.

IN WITNESS WHEREOF, the Parties indicate agreement and acceptance of all terms and provisions herein by execution of this Agreement as of the dates indicated below.

THIS AGREEMENT CONTAINS A BINDING MEDIATION/ARBITRATION PROVISION THAT MAY BE ENFORCED BY THE PARTIES.

_____ Client Signature Date
Client Signature Date

_____ Client Name (Please
Print) Client Name (Please Print)

ACCEPTED & APPROVED BY:

Wahed Invest LLC.

By: _____
Date