



HustleWealth Investment & Asset Management LLC

CLIENT ACCOUNT AGREEMENTS

These are the client account agreements and other general disclosure documents that establish and govern the HustleWealth Investment & Asset Management CLIENT RELATIONSHIP.

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HustleWealth Client Account Agreement

Revision date: February 2, 2017

You (the "Client") and HustleWealth Investment and Asset Management, LLC., a Virginia corporation and an SEC registered investment adviser ("Hustlewealth, HWIAM, the Firm"), agree to enter into a financial advisory relationship which will allow HustleWealth to manage your brokerage account at such securities broker as HustleWealth may designate (the "Broker"), which may be affiliated with HustleWealth, 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 HustleWealth (the "Effective Date") based upon the investment plan recommended by HustleWealth to Client (the "Plan"). In consideration of the mutual covenants herein, Client and HustleWealth agree as follows:

1. Services. Client retains HustleWealth to issue trading instructions and to manage a securities account established and owned by Client at Broker (the "Account"). HustleWealth shall manage the Account by issuing trading instructions to Broker to cause such Account to purchase and sell stocks, exchange traded funds (ETFs), mutual funds, and/or similarly traded instruments ("Securities") pursuant to the Plan selected by the Client (which may be recommended by HustleWealth or self-selected by the Client) based on profile information specified by Client ("Investment Profile") on www.Hustle-wealth.com (the "Site") as provided in this Agreement. Client grants to HustleWealth 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 HustleWealth's discretion, all rights, powers, privileges and other incidents of ownership with respect to Securities in that Account. HustleWealth 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, HustleWealth 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 except to Client, for countervalue or as provided in Section 8 (entitled "Payment of Fees").

2. Power of Attorney. To enable HustleWealth to exercise fully its discretion and authority as provided in Section 1, Client hereby constitutes and appoints HustleWealth 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 HustleWealth 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 HustleWealth of written notice of the death, incapacity or dissolution of Client.

3. Representations and Warranties.

(a) Client represents and warrants to HustleWealth and agrees with HustleWealth 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 HustleWealth evidence of Client's authority on HustleWealth'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 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.

vi. Client will provide HustleWealth 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 HustleWealth for public display, then Client hereby grants permission to HustleWealth 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.

viii. 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.

(b) Client understands and agrees that

(A) HustleWealth 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, ETF, or other Security does not indicate its future performance, and future transactions will be made in different Securities and different economic environments; and

(D) HustleWealth 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 HustleWealth's sole obligation hereunder or otherwise is to manage the Account in accordance with the Plan designated by HustleWealth for Client, and Client has not engaged HustleWealth 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 HustleWealth is not responsible for any losses in an Account, as provided in Section 10, and HustleWealth 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 HustleWealth 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 HustleWealth in accordance with other HustleWealth 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 HustleWealth 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 HustleWealth 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 HustleWealth'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 HustleWealth to recommend a new Plan or revise the existing Plan;
- (D) each time the Advisory Fee (described in Section 5) is charged and paid from such Account; and
- (E) any time HustleWealth adjusts its algorithm by which the composition of the Account is maintained as specified for the Plan. On any such adjustment, HustleWealth 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 HustleWealth Clients for whom HustleWealth has designated different Plans.

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

5. Advisory Fee.

(a) HustleWealth specifies the annual fee rate it charges a Client (the "Advisory Fee") and posts the Advisory Fee on the Client's Account page on the Site. Fees due shall be calculated by multiplying the Advisory 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 365 (except in any leap year, during which year the amount shall be divided by 366). Except as provided below, the fees due for each calendar month (consisting of the aggregate of the daily fee for each day in that calendar month) shall be due and payable in arrears no later than the tenth business day of the

immediately following calendar month. HustleWealth will promptly notify Client of any increase or decrease in the Advisory Fee. An increase in the Advisory Fee will be effective for the Account starting in the next month that begins at least 30 days after HustleWealth sends or posts such notice. A reduction in the Advisory 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 5(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, HustleWealth 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 HustleWealth's fees at the time they are charged and deducted from the Account, HustleWealth, in its sole discretion, may cause Securities in the Account to be liquidated to cover its fees.

(d) HustleWealth reserves the right, in its sole discretion, to reduce or waive the Advisory Fee for certain Client Accounts for any period of time determined by HustleWealth. In addition, Client agrees that HustleWealth may waive its fees for the Accounts of Clients other than Client, without notice to Client and without waiving its fees for Client.

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 ETF fees, custodial fees, brokerage commissions, bank service fees, and debit balances.

8. Payment of Fees. HustleWealth may, in its discretion, either (a) cause the Account to pay to HustleWealth any amount owing to HustleWealth under this Agreement or (b) bill Client for such amount, in which case Client shall pay such amount to HustleWealth within ten days of Client's receipt of such bill. If HustleWealth causes the Account to pay HustleWealth directly, HustleWealth will inform Broker of the amount of the Advisory Fee to be paid to HustleWealth directly from the Account and notify Client, after the Advisory Fee has been charged, the amount of the Advisory Fee and the net market values of Client's assets on which the Advisory Fee has been based. Notification to Client will be through Client's user account on the Site or by email at the address(es) provided by Client to HustleWealth.

9. Broker to Be Used; Agency Cross Transactions.

(a) All transactions shall be executed by Broker as the custodian of the Account. Client understands and agrees that HustleWealth's brokerage practices shall be consistent with the disclosure in HustleWealth's Form ADV Part 2 (available at <https://www.Hustle-wealth.com>) as amended from time to time. Client

represents and warrants that Client is satisfied with the terms and conditions (including, but not limited to, commission rates) relating to all services to be provided by Broker. HustleWealth shall not have any responsibility for obtaining for the Account the best prices or any particular commission rates. Client recognizes that Client may not obtain rates as low as it might otherwise obtain if HustleWealth had discretion to select brokerdealers other than Broker.

(b) Client agrees that HustleWealth, or any person controlling, controlled by or under common control with HustleWealth, may act as broker for both Client and for another person on the other side of any transaction involving funds or Securities in the Account (“Agency Cross Transaction”). Client recognizes that HustleWealth or its affiliates may receive commissions, and have a potentially conflicting division of loyalties and responsibilities regarding, both parties to such Agency Cross Transactions. If HustleWealth engages in an Agency Cross Transaction, HustleWealth will send to Client a written confirmation at or before the completion of each such Agency Cross Transaction, which confirmation will include

(i) a statement of the nature of such Agency Cross Transaction,

(ii) the date such Agency Cross Transaction shall have taken place,

(iii) an offer to furnish, on request, the time when such Agency Cross Transaction shall have taken place, and

(iv) the source and amount of any other remuneration received or to be received by HustleWealth or any of its affiliates in connection with such Agency Cross Transaction. HustleWealth shall also send to Client, at least annually, a written statement identifying the total amount of such Agency Cross Transactions during the period included in the statement, and the total commissions or other remuneration received or to be received by HustleWealth or any of its affiliates in connection with such Agency Cross Transaction included in the statement. The consent to Agency Cross Transactions set forth in this Section may be revoked by Client at any time by notifying HustleWealth in writing.

10. Account Losses. To the extent permitted under applicable law, Client understands and agrees that HustleWealth 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 HustleWealth under this Agreement, including, but not limited to, any tax liability asserted against Client by any federal, state or local authority with respect to the Account, so long as such recommendation or other act or failure to act does not constitute a breach of HustleWealth’s fiduciary duty to Client. Client (and in addition, for entity accounts, Client Representative) shall indemnify and defend HustleWealth and HustleWealth’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 HustleWealth in a commercially reasonable manner or selected by Client, except such as arise from HustleWealth’s breach of fiduciary duty to Client. In addition to the above indemnities, for entity Clients, the Client Representative shall further indemnify and defend HustleWealth and HustleWealth’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. Anything in this Section 10 or otherwise in this Agreement to the contrary notwithstanding, however, nothing herein shall constitute a waiver or limitation of any rights that Client may have under any federal or state securities laws.

11. 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 HustleWealth through the Site and by HustleWealth 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 HustleWealth at any time provided that all partial withdrawals comply with HustleWealth's required Account minimums as posted on the Site and updated from time to time, unless HustleWealth otherwise consents in advance. Client's withdrawal of all of the Account under this Agreement will terminate this Agreement. Upon termination of this Agreement, Sections 8 (only as to fees accruing prior to termination), 10, 16 and 17 shall survive such termination. Client understands and agrees that HustleWealth may determine to liquidate immediately all holdings in the Plan.

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

13. Independent Contractor. HustleWealth 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 HustleWealth and Client.

14. Assignment. HustleWealth 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, if and to the extent that such consent is required under the Investment Advisers Act of 1940, as amended, if applicable, or the Virginia Securities Act of 1950 Code of Virginia, as amended, if applicable, and the rules and regulations thereunder. In the event of an assignment by HustleWealth, HustleWealth 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, HustleWealth shall inform Client that the proposed assignee will continue the advisory services of HustleWealth 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 HustleWealth, 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.

15. Delivery of Information. Client acknowledges electronic delivery of HustleWealth's brochure that would be required to be delivered under the Advisers Act (including the information in Part 2 of HustleWealth's Form ADV), which is available on the Site and provided here by link: <https://www.Hustle-wealth.com>. If Client received such information less than forty-eight (48) hours prior to entering into this Agreement, this Agreement may be terminated by Client without penalty

within five (5) business days from the Effective Date. On written request by Client, HustleWealth agrees to annually deliver electronically, without charge, HustleWealth's brochure required by the Advisers Act.

16. Governing Law. This Agreement shall be governed by and construed and interpreted in accordance with the laws of the State of Virginia.

17. Arbitration. The parties waive their rights to seek remedies in court, including any right to a jury trial. The parties agree that any dispute between or among any of the parties arising out of, relating to or in connection with this Agreement or the Account, shall be resolved exclusively through binding arbitration conducted under the auspices of JAMS pursuant to its Arbitration Rules and Procedures. The arbitration hearing shall be held in the City of Newport News, State of Virginia. 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. The parties agree that the arbitrator shall apply the substantive law of Virginia to all state law claims, that limited discovery shall be conducted in accordance with JAMS' Arbitration Rules and Procedures, and that the arbitrator may not award punitive or exemplary damages, unless (but only to the extent that) such damages are required by statute to be an available remedy for any of the specific claims asserted. In accordance with JAMS' Arbitration Rules and Procedures, the arbitrator's award shall consist of a written statement as to the disposition of each claim and the relief, if any, awarded on each claim. The award shall not include or be accompanied by any findings of fact, conclusions of law or other written explanation of the reasons for the award. The parties understand that the right to appeal or to seek modification of any ruling or award by the arbitrator is severely limited under state and federal law. Any award rendered by the arbitrator shall be final and binding, and judgment may be entered on it in any court of competent jurisdiction as provided by law.

18. Notices. All notices and communications under this Agreement must be made through the Site or by email. HustleWealth's contact information for this purpose is support@hustlefinancial.com, 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.

19. 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 HustleWealth may amend this Agreement from time to time by notifying Client by email or message to Client's HustleWealth user account, which amendment will be effective immediately (except as provided in Section 5(a)).

20. Waiver or Modification. HustleWealth'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 HustleWealth's waiver or modification granted on one occasion be construed as applying to any other occasion.

21. 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.

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

HustleWealth Electronic Agreement and Disclosure Statement

BY CONTINUING WITH THIS ONLINE APPLICATION, YOU AGREE THAT UNLESS INDICATED OTHERWISE THE AGREEMENT AND THE DISCLOSURES REQUIRED TO BE PROVIDED AT THE TIME OF APPLICATION FOR A CLIENT ACCOUNT AND ALL FUTURE ACCOUNTS WILL BE PROVIDED ELECTRONICALLY. READ THE INFORMATION BELOW CAREFULLY BEFORE CONSENTING TO RECEIVE INFORMATION ELECTRONICALLY AT THIS WEBSITE AND VIA ELECTRONIC MAIL ("EMAIL"). YOU SHOULD PRINT OR SAVE THIS STATEMENT BY USING THE "PRINT" OR "FILE SAVE" OPTIONS ON YOUR INTERNET BROWSER.

In this Electronic Agreement and Disclosure Statement ("Statement"), please remember that "you" and "your" refer to the person who is establishing a Client Account, as well as any future accounts, and "we", "us" and "our" refer to HustleWealth Inc. ("HustleWealth"). Agreements and other information will be provided to you electronically unless indicated otherwise. Included in those agreements and other information will be disclosures required by the Investment Advisers Act of 1940, as amended (the "Act") and other laws ("disclosures"). The agreements and other disclosures to be provided to you electronically include:

- HustleWealth Client Account Agreement and all amendments, notices and other agreements which supplement the HustleWealth Client Account Agreement and/or HustleWealth IRA Account Holder Agreement and all amendments, notices and other agreements which supplement the HustleWealth IRA Account Holder Agreement;
- Any other HustleWealth agreements pertaining to future accounts that you may establish and all amendments, notices and other agreements which supplement those agreements;
- HustleWealth's Form ADV Part 2, Notice of Privacy Policy and other required and permitted legal disclosures; and
- Account statements, fee calculation statements and/or performance reports. By opening an Account, and then accessing your Account, you are accepting this Statement and you are agreeing to receive electronically the agreements and other information listed in the first and second bulleted paragraphs above, including the disclosures. Your consent to receive information electronically will apply only to the agreements and other information listed in the first and second bulleted paragraphs above, including the disclosures. Information regarding your Account, including the disclosures, will be available on the HustleWealth website, www.Hustle-wealth.com (the "Site") through your HustleWealth user account for at least two years following the termination of your status as a HustleWealth Client. After that, the information will be available upon request by contacting us at support@hustlefinancial.com.

When revised or new disclosures are available on the Site, we will send a message to your HustleWealth user account, or otherwise notify you of their availability. You are responsible for maintaining a valid email address and software and hardware to receive, read and send email. You must provide us with your current email address and promptly notify us of any changes to your email address in your user account on the Site. To receive electronically the agreements and other information listed in the first and second bulleted paragraphs above, including the disclosures, you will need a compatible operating system and web browser, and you will need access to a printer or the ability to download information in order to keep copies for your records. The currently compatible operating systems and web browsers are identified at <https://www.Hustle-wealth.com> . Changes, if any, to these system hardware and software requirements will be updated on the Site. You must periodically refer to the website for current system requirements. By establishing and then accessing an Account, you are indicating that you have the capability to access the agreements and other information, including the disclosures, and download or print copies for your records. For client support or technical assistance regarding your Account, including the disclosures, you may send an email to support@hustlefinancial.com.

You may obtain a paper copy of the agreements and other information listed in the first and second bulleted paragraphs above, including the disclosures, at any time by notifying us using any of the methods described in the immediately preceding paragraph for client support. We will not charge you a fee for the paper copy. This consent will apply on an ongoing basis unless you withdraw your consent. You may withdraw your consent to receive electronically the agreements and other information listed in the first and second bulleted paragraphs above, including the disclosures. However, if you do withdraw your consent, HustleWealth may cancel your Account. To withdraw your consent, please notify us by sending an email to support@hustlefinancial.com.

By opening an Account, and then accessing your Account, you are indicating that you have reviewed our privacy and security policies on the Site. You are also acknowledging that your initial use of an Account will constitute your agreement to be bound by the terms and conditions of the agreements and other information listed in the first and second bulleted paragraphs above, including the disclosures. By clicking "I Agree" below you acknowledge that you have read, understand, and agree to be bound by the terms above. If you do not agree to be bound by the terms above but would like to establish an Account, DO NOT continue with the online process. Instead, please email us at support@hustlefinancial.com.

Because the HustleWealth Client Account relates to the HustleWealth website's functionality, HustleWealth reserves the right to refuse to establish a Client Account that is not subject to this Statement.

I agree that the agreement and disclosures required to be provided at the time of application and any supplemental agreements or subsequent notices of changes will be provided electronically, and I confirm that I will download or print all electronically-provided documents for my records. I acknowledge that I can access the disclosures, agreements and information that are provided electronically on the Site and via email.

HustleWealth Investment & Asset Management, LLC General Disclosures

HustleWealth Investment & Asset Management, LLC Business Continuity Plan Disclosure

HustleWealth Investment & Asset Management, LLC (“HWIAM”) has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information about our Business Continuity Plan. Contacting Us – If after a significant business disruption you cannot contact us as you usually do at (757) 342-8166, you should contact our clearing firm, Apex Clearing, at (888) 268-6220. Our Business Continuity Plan – We plan to recover quickly and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting HWIAM’s books and records, and allowing our clients to transact business. In short, our business continuity plan is designed to permit HWIAM to resume operations as quickly as possible, to the extent possible given the scope and severity of the significant business disruption.

Our Business Continuity Plan addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with clients, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our clients prompt access to their funds and securities if we are unable to continue our business. Our clearing firm, Apex Clearing Corp., backs up its important records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our clearing firm that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments within 4-12 hours. Your orders and requests for funds and securities could be delayed during this period.

Varying Disruptions – Significant business disruptions can vary in their scope in that they may affect just HWIAM, or a single building housing HWIAM, or the business district where HWIAM is located, or the city where HWIAM is located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only HWIAM or the building housing HWIAM, we will transfer our operations to a local site if necessary and expect to recover and resume business within 2-3 hours. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area, and plan to recover and resume business within 1-2 days. In either situation, we plan to continue in business, transfer operations to our clearing firm and/or redundant back-up sites if necessary, and notify you through our client emergency number, (757) 342-8166, which is how you will be able to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our clients prompt access to their funds and securities.

Important Disclaimers -HWIAM will adhere to the procedures set forth in its Business Continuity Plan and described in this disclosure to the extent commercially reasonable and practicable under prevailing circumstances. However, there are innumerable potential causes of a business disruption. In addition, disruptions (and the events that caused them) may vary significantly in nature, size, scope, severity, duration and geographic location and will result in distinct degrees of harm to human life; firm assets; the national banking system, securities exchanges, clearing houses and depositories with which HWIAM conducts business; and local, regional and national systems infrastructure (e.g., telecommunications, Internet connectivity, power generation and transportation) that could affect HWIAM's recovery in vastly disparate ways. In recognition of this, HWIAM reserves the right to flexibly respond to particular emergencies and business disruptions in a situation-specific manner that it deems prudent under the circumstances, in its sole discretion.

Nothing in this document is intended to provide a guarantee or warranty regarding the actions or performance of Apex Clearing Corp., its computer systems, or its personnel in the event of a significant disruption. HWIAM may modify its Business Continuity Plan and this disclosure at any time. Should you wish to receive a copy of an updated disclosure by mail or by email, please contact HWIAM.

Privacy Policy

The Securities Exchange Commission enacted Regulation S-P, the "privacy rule" in response to the GrammLeachBliley Act. The privacy rule requires all broker-dealer firms to provide its clients and consumers a disclosure statement, outlining the firm's procedures and policies regarding the safeguarding of non-public personal information that is obtained during the normal course of business. HWIAM understands your privacy is important and HWIAM is committed to maintaining your confidentiality. This notice will help you understand what types of non-public personal information - information about you that is not publicly available - we may collect, how we use it and how we protect your privacy. We recognize that you expect your personal information to be handled in a professional, confidential manner and we have adopted the following policies to safeguard your privacy and to explain the circumstances under which we may collect, maintain and use any non-public personally identifiable information that you may provide us. We collect information about you to help us serve your financial needs, provide client support, offer new products or services, and fulfill legal regulatory requirements. The type of information we collect may include:

- Information we receive from you on applications or other forms (e.g., your name address, social security number, assets and income).
- Information about your transactions with us or others (e.g., your account balance, payment history, or parties to transactions).
- Information that we receive from a consumer reporting agency (e.g., your creditworthiness and/or credit history), We do not share non-public personal information about you with unaffiliated third parties with whom we have no contractual business relationship for their independent use unless

(1) you give us permission,

(2) it is necessary to complete a transaction on your behalf,

(3) it is necessary to protect against fraud, comply with a subpoena or other court order or is otherwise required or permitted by law. We do not sell information about you to outside unaffiliated companies. Further, we restrict access to your personal and account information to those employees who need to know that information to provide products or services to you and maintain strict physical, electronic, and procedural safeguards to guard your non-public personal information. If you decide to close your accounts(s) or become an inactive client, we will adhere to the privacy policies and practices described in this notice.

We reserve the right to change these privacy policies at any time. You will receive appropriate notice of changes to our Privacy Policy. You may opt-out of the disclosure of non-public personal information to a non-affiliated third party by giving us notice in writing or email.

Hustle Wealth Investment & Asset Management, LLC Privacy Policy

Policy Effective Date: February 2, 2017

Your Privacy Matters

HustleWealth's number one priority is your trust. Your privacy is essential to earning and keeping that trust. This tenet drives all of the decisions we make, as well as how we gather, use and store any information we acquire from you.

We created this Privacy Policy to be as clear and direct as possible about how we gather and use your information. We will **never** rent, sell or trade your personal information to anyone. Ever.

Introduction

HustleWealth Investment & Asset Management, LLC. ("HustleWealth", "HWIAM", "we", "us" and/or "our") operates an automated investment service ("Service"). Our Service is made available through our website and via applications that reside on mobile devices. This Privacy Policy describes how HustleWealth treats your Personal Data when you use or evaluate our service.

For the purpose of this agreement a User is an individual who uses our website or mobile application to evaluate our service, or for educational purposes and a Client is an individual who signs our Client Agreement that entitles the Client to have her or his investment portfolio managed by HustleWealth. Our Privacy Policy, Terms of Use and where applicable Client Agreement collectively govern your use or evaluation of our service.

Information Collection

The types of information we collect depend on whether you are a User or Client. We collect Personal Data from you when you voluntarily provide information to us. Examples of instances when we collect Personal Data include when you answer questions on our website or in our mobile application(s) to determine what kind of portfolio we might recommend if you were to become a Client, when you register to open an account, when you contact our client service organization with questions or when

you become a Client. Wherever HustleWealth collects Personal Data, we make an effort to link to this Privacy Policy and other relevant terms, such as our Terms of Use.

In General

HustleWealth may automatically record certain information (“Non-Identifiable” or “Aggregated Data”) about your use or evaluation of our Service. Similar to other technology platforms and services, HustleWealth may record information such as browsing activity, data displayed or clicked on (such as UI elements, ads, and links), and other information (such as browser type, IP address, date and time of access, cookie ID, and referrer URL). Along with cookies, HustleWealth may also use third-party tracking technology, such as Google Analytics, to record similar information regarding you and your activity on the Site.

Information Collection from Users

We collect personal information such as name, address, telephone number and other optional information you may provide, such as your age, investable assets, and risk tolerance, which may include your financial goals and objectives, income information and other financial planning information about your household.

We may collect your e-mail address and/or telephone number should you opt to engage via our website, mobile app, email or dedicated telephone number with our client service team.

We also collect account numbers and login credentials for the accounts (bank or brokerage) you choose to link to our Service, any challenge and/or security questions associated with those accounts and any information contained in those accounts.

Information Collection from Clients

If you choose to become a Client, in addition to the information we collect from you as a User, as described above, we will ask you for certain information, including, but not limited to, your full legal name, contact information, birth date, Social Security Number, citizenship, investment objectives, approximate net worth, and other regulatory disclosures that may be necessary and required under Federal and certain statutory law (see our Client Agreement).

Use of Information

HustleWealth stores, processes, and maintains data related to you in order to provide client support, offer new products or services and provide our Service to Clients in accordance with the rules of regulatory bodies such as the Securities and Exchange Commission and FINRA. You may choose not to provide such information to us, but if you choose not to provide such information, you will not be able to become a Client.

We may share the information required to become a Client with our brokerage partner solely for the purpose of allowing our brokerage partner to provide services to you.

HustleWealth may use your Personal Data to communicate with you regarding our Service or to tell you about blog posts or services that we believe will be of interest to you. If you decide at any time that you no longer wish to receive *marketing communications* from us, please follow the “unsubscribe”

instructions provided in the communications. Please note that you cannot opt-out of administrative communications such as regulatory, billing or service notifications.

Information Sharing and Onward Transfer

We will not sell, rent, or trade your Personal Data with any third parties except as required by law, such as when we reasonably believe it is necessary or appropriate to investigate, prevent, or take action regarding illegal activities, suspected fraud, front running or scalping, situations involving potential threats to the physical safety of any person, or violations of our Terms of Use.

There are certain circumstances, outlined below, in which we may share your Personal Data without further disclosure to you. From time-to-time, we hire other companies to perform certain business and technology related functions (e.g. mailing information, database maintenance and payment processing). In the case we hire another company to perform a function of this kind, we only provide them with the minimum information they need to perform their specific function. HustleWealth maintains strict physical, electronic and procedural safeguards that comply with federal standards to guard your Non-Public personal information.

Except as required by law or requested by regulatory authorities, HustleWealth agrees to maintain your non-public Personal Data in strict confidence.

Your Choices and Obligations

You may request deletion of personal information by emailing support@hustlefinancial.com and providing us enough information to identify your account and prove that you are the owner of the identified account. We will endeavor to make any deletion request effective as soon as reasonably practicable. However, we may retain residual information related to your account, as well as any data related to your trades, in accordance with applicable laws. In no case will we share any individual trading data unless required by regulators or other government bodies.

You may decline to provide personal information to HustleWealth. Declining to provide personal information may disqualify you for HustleWealth services and Site features that require certain personal information.

Other Important Information

Security

HustleWealth takes reasonable steps to protect your Personal Data from loss, misuse, and unauthorized access, alteration, disclosure, or destruction. No Internet, email, or electronic operating system that enables the transmission of data is ever fully secure or error free so, please take special care in deciding what information you send to us in this manner.

Advertising

We do not allow third-party advertising on our Website or Mobile applications.

Social Media and Links to Other Web Sites and Apps: "Third Parties"

This Privacy Policy and these terms apply only to HustleWealth operated services and applications. This Site may contain links that access other web sites and apps that are not operated or controlled by HustleWealth. The policies described herein do not apply to Third Party websites or applications.

Minors

HustleWealth is not to be used by anyone under the age of 18 and, as such does not knowingly collect Personal Data from anyone under the age of 18. If you are under the age of 18, please do not submit any Personal Data to HustleWealth. If a parent or guardian becomes aware that his or her child under the age of 18 has provided us with personally identifiable information without his or her consent, he or she should contact us at support@hustlefinancial.com and we will delete such information from our files.

Other

This Privacy Policy may change from time to time. We will post any Privacy Policy changes and, if the changes are substantial, we will provide a more prominent notice (including, for certain services, email notification of Privacy Policy changes). Each version of this Privacy Policy will be identified at the top of the page by its effective date.

This document constitutes HustleWealth's complete Privacy Policy for HustleWealth and the Services.

If you have questions or comments about this Privacy Policy, please email us at support@hustlefinancial.com, by phone at 757.598.1791 or via physical mail at:

HustleWealth LLC
1311 34th St
Newport News, VA 23607

SIPC Disclosure

Please note that you can obtain information about SIPC, including the SIPC brochure, by visiting the website www.sipc.org or by calling (202) 371-8300.

Investor Education and Protection Notice FINRA Conduct Rule 2280

We are required by FINRA Conduct Rule 2280 to provide you with resources about the availability of information through FINRA's BrokerCheck Program. Also, please be advised that FINRA offers an investor brochure describing the FINRA BrokerCheck.

FINRA BrokerCheck Hotline Telephone Number: (800) 289-9999*

*This number may be reached Monday – Friday from 8:00 am – 8:00 pm Eastern Time (ET).

FINRA BrokerCheck P.O. Box 9495 Gaithersburg, Maryland 20898-9495 Fax: (240) 386-4750

FINRA Web Site www.finra.org

Click on link to FINRA BrokerCheck.

The online search application is available the following hours: Monday – Friday from 7:00 a.m. to 11:00 p.m. ET Saturday - Sunday from 8:00 a.m. to 8:00 p.m. ET.

Brochure Availability “FINRA’s BrokerCheck Brochure” This investor brochure is available by calling the FINRA BrokerCheck Hotline Telephone number or through the FINRA website.

Important Information You Need to Know about Opening a New Account

To help the government fight money laundering activities and the funding of terrorism, federal law requires financial institutions to obtain, verify and record information that identifies each person who opens an account.

This notice answers some questions about HWIAM’s Client Identification Program.

What types of information will you need to provide? When you open an account, HWIAM is required to collect the following information:

- Name
- Date of Birth
- Address
- Identification Number:
 - U.S. Citizen: taxpayer identification number (Social Security number or employer identification number)
 - Non-U.S. citizen: taxpayer identification number; passport number and country of issuance; alien identification card number; or government-issued identification showing nationality, residence and a photograph of you.

You may also need to show your driver’s license or other identifying documents.

A corporation, partnership, trust or other legal entity may need to provide other information, such as its principal place of business, local office, employer identification number, certified articles of incorporation, government-issued business license, a partnership agreement or a trust agreement. U.S. Department of the Treasury, Securities and Exchange Commission and FINRA rules already require you to provide most of this information. These rules also may require you to provide additional information, such as your net worth, annual income, occupation, employment information, investment experience and objectives and risk tolerance.

What happens if you don’t provide the information requested or your identity can’t be verified? HWIAM may not be able to open an account or carry out transactions for you. If we have already opened an account for you, we may have to close it.

Notice Regarding Phishing Scams

Due to the increasing risk of identity theft, HWIAM is providing you with this notice regarding phishing scams. Phishing is a fraudulent activity in which one attempts to obtain sensitive information by

masquerading as a trustworthy institution. These attempts are typically carried out by an email containing a link to what appears to be an authentic website. These counterfeit sites prompt you to enter your personal information, which the thieves can then use to access your accounts. Note that HWIAM will NEVER send an email requesting sensitive information such as your password. If you receive a suspicious email request purporting to be from HWIAM, DO NOT RESPOND and notify us immediately by calling 757.598.1791.