

## **Streetbeat Refer-a-Friend Program**

### **Referral Agreement**

*Effective as of March 28, 2022 (the "Effective Date")*

The Refer-a-Friend program (the "Program") is a promotional referral program offered by Streetbeat LLC ("Streetbeat") where existing Streetbeat customers may be rewarded for referring their friends to Streetbeat. The Program is subject to the terms and conditions stated herein (the "Program Terms") as well as the specific terms that correspond with the invitation and referral code you use to invite your friends to participate hereunder. As described in more detail below, in order to qualify for a referral bonus ("Bonus"), your referred Friend must open an advisory account (as defined below) with Streetbeat and make a deposit in accordance with these Program Terms. By choosing to participate in the Program, you are accepting and agreeing to these Program Terms. These Program Terms form an agreement between you and Streetbeat with respect to the Program. You should read these Program Terms carefully. Any capitalized term not defined herein shall have the meanings assigned to them in the customer Account Agreement.

To receive a Bonus under the Program, each eligible referrer ("Referrer") must send their unique referral code ("Code") to the people whom they intend to refer to Streetbeat ("Friends"). In order for a Referrer and Friend to each receive a Bonus under the Program, each Friend must use the Referrer's Code to first register for an active account with Streetbeat ("Account"), Streetbeat must then approve the Account, and the Friend must make a minimum \$50 deposit into their Account (together, an "Eligible Referral").

#### **Eligibility**

To be eligible to participate in this Program and receive Bonuses, you must satisfy the following requirements:

- (i) You must have an Account advised by Streetbeat that is in good standing;
- (ii) You must send a designated Code to a Friend in accordance with these Program Terms;
- (iii) Your Friend must complete the designated registration process for opening an Account by interacting with the link included in your referral invitation;
- (iv) Your Friend must make a minimum deposit of, or multiple deposits adding up to a total no less than, \$50 into their Account; and
- (v) You must be a current resident of the United States of America.

To constitute an "Account" hereunder, your Friend must have completed the designated registration process for opening an Account by using the special designated Code included in your invitation, and Streetbeat must have approved your Friend for an Account.

Streetbeat reserves the right to determine in its sole discretion whether an Account is closed and/or in good standing. An Account in good standing for purposes of this Program is an Account for which all required account opening documentation has been completed and verified, and is not locked, or restricted, or otherwise flagged in any way. If an Account is closed or not in good standing for any reason at any time, any Bonus awarded hereunder will be forfeited.

Only one Bonus will be awarded for each Eligible Referral. A Referrer will not earn a Bonus if their Friend has an existing Account or if their Friend does not use the correct Code when first creating his Account. Referrers cannot refer to themselves. Friends must be able ***to personally identify*** their Referrer.

Streetbeat reserves the right to disqualify anyone from the Program at any time. Anyone who violates these Program Terms is ineligible for payment of any Bonus. Streetbeat reserves the right to change or cancel the Program at any time, and to change the eligibility for the Program at any time.

### **Bonuses**

Subject to these Program Terms, for each Eligible Referral, Streetbeat will compensate you and your Friend in the form of a Bonus. For each Eligible Referral, Streetbeat reserves the right to offer you (1) a cash bonus or (2) one Streetbeat Investment Strategy equal in value to the cash bonus. At the time you send a designated referral Code to any Friend, you and your Friend will receive a unique offer message directly from Streetbeat that will include the amount of such Bonus that you and your Friend will be eligible to receive. **The maximum amount of Bonus value that you may be rewarded under this Program is \$1,250. Only one Bonus will be rewarded per Eligible Referral.**

For each Eligible Referral, your Bonus will be delivered directly to your Streetbeat account in the form of a cash deposit. During the reward redemption process, Streetbeat will randomly select a Streetbeat investment strategy in which to invest this cash deposit, selecting only from the investment strategies in which you are already currently invested. The random selection process of the initially chosen Streetbeat investment strategy ***is not individually tailored to your circumstances***, and is not a recommendation to you. The cash deposit will be invested into the specific strategy using the proportions and allocations based on your customer Suitability Questionnaire. You will be presented the option to select a different Streetbeat investment strategy if you so choose, subject to available options. If you do not currently have a Streetbeat account or are not currently invested in a Streetbeat investment strategy, your Bonus will remain non-redeemable until those criteria have been met. Note that any portfolios or securities received as part of the Program may be subject to federal, state, and local income taxes, as well as capital gains taxes. Additionally, any portfolios or securities received as part of the Program will be subject to Streetbeat's Advisory Fee.

If a cash bonus is deposited by Streetbeat hereunder, the cash bonus is a fixed cash value and does not constitute stock or any other security, nor is it a recommendation to buy any specific stock or other security.

The value of any Bonus awarded hereunder may be taxable income to you. You are responsible for any federal or state taxes resulting from the receipt of a Bonus. Please consult your tax advisor if you have questions about the tax treatment of a Bonus.

Any Bonus received must remain in the Account (minus any trading losses or gains) for a minimum of 14 days ("Holding Period"), and for the entirety of the Holding Period, which shall be determined by Streetbeat at its sole discretion.

### **Referral Invitations**

By participating in the Program, you agree to only send referral invitations and Codes to interested people you know personally, such as friends, family and known acquaintances, by utilizing the referral Code and sharing tools provided by Streetbeat. You may send one invite in your name to each Friend you invite, and you may not share referrals with yourself. By choosing to participate in this Program, you expressly acknowledge and accept that the Friends you refer will be able to tell that you sent them an invitation to participate in this Program and that you have a Streetbeat Account. Unless explicitly approved and authorized in writing by Streetbeat, you may not make any statements to the friends whom you refer about Streetbeat's investment advisory products or services, or about your experiences as a Streetbeat customer. You also agree not to make any statements that are untruthful, factually inaccurate, or misleading. You hereby acknowledge that any modification or efforts to bypass, manipulate, obscure or otherwise modify the delivery and accurate presentation of the referral Code, sharing tools, content, disclosures or other materials and instructions we provide will be considered a violation of these Program Terms and may render you ineligible to participate in the Program. Separate program terms will apply to your Friend's invitation.

To the extent you decide to share your referral link using a third party's service, such as a messaging application, you must also comply with that third party's terms of use. You should also be aware that by engaging in such activity via a third party service, you will be at your own risk subjecting yourself to that third party's privacy, security and consumer practices and policies, which Streetbeat does not endorse or control, and that those third party services may be able to tell, based on your activity, that you are a Streetbeat customer.

Any referral Codes for this Program that either (i) were sent prior to the Effective Date where the Friend has not as of the Effective Date created unique login credentials with Streetbeat (e.g. username and password), or (ii) are sent on or after the Effective Date, will expire one-hundred and eighty (180) calendar days from the date that such Friend creates their unique login credentials with Streetbeat (e.g. username and password). If your referral Code expires and your Friend has not already created unique login credentials with Streetbeat (e.g. username and password), then you will be eligible to send future Codes to your Friend under this Program. If your referral Code expires after your Friend has already created unique login credentials with

Streetbeat (e.g. username and password), then you will not be eligible to send any future invitations to that Friend (or earn a Bonus) under this Program.

### **Legal Representations**

In connection with referring Friends to open a Streetbeat Account and the Program Terms, you represent and agree that:

(1) You are acting on behalf of Streetbeat and under the supervision and control of Streetbeat, and hereby agree to perform duties under these Program Terms in a manner consistent with the instructions of Streetbeat, and to follow the instructions of Streetbeat at all times;

(2) You will only send invites to friends, family and people you know, and you will invite people only via the interface on the Streetbeat mobile or web apps;

(3) If you provide information about Streetbeat to your Friend, you will limit that to the information on the Streetbeat App and content provided by Streetbeat;

(4) You will not give your Friend investment advice or recommendations regarding their investment needs;

(5) You will not compensate, or accept any compensation from, any Friend;

(6) Your activities will be limited to informing your contacts about Streetbeat so that they may independently decide whether or not to apply for an Account.

(7) You will not collect information from your Friends or assist with filling out an Account application;

(8) You will not post your Code on public forums, websites or social media sites where you may not know the recipients, including but not limited to Reddit, Facebook, Twitter, etc.;

(9) You will only participate in the Program in accordance with these Program Terms and the following provisions of the Investment Advisers Act of 1940, as amended, and its rules ("Advisers Act");

(10) You are not an "ineligible person" who is subject to a disqualifying Commission action or any disqualifying event, as described in Rule 206(4)-1 of the Advisers Act;

(11) You are not currently the subject of any investigation or proceeding which could result in statutory disqualification as an ineligible person as described in Rule 206(4)-1 of the Advisers Act; and

(12) You do not have a "place of business" at which you regularly provide investment advisory services, solicit, meet with, or otherwise communicate with clients, or any other location that is held out to the general public as a location at which you provide investment advisory services, solicit, meet with, or otherwise communicate with clients in any U.S. state.

If you cannot accurately make the preceding representations, you may not participate in the Program. If you are currently participating in the Program and the preceding representations become inaccurate, you agree to immediately inform Streetbeat at [support@Streetbeat.com](mailto:support@Streetbeat.com). Streetbeat reserves the right to refuse to offer or pay any Bonus to you if it determines that you have failed to comply with any of the preceding representations.

### **Changes To These Program Terms**

We may modify these Program Terms from time to time which will be indicated by changing the date at the top of this page. We will indicate that changes have been made by updating the “Effective Date” located above at the beginning of these Program Terms. If we make any material changes, we will notify you by email (sent to the email address specified in your Account), by means of a notice on the Streetbeat mobile app and website prior to the change becoming effective, or as otherwise required by law. Notwithstanding anything herein, we do not have to provide you with prior notice of any amendments to the Program that are beneficial to you. Your continued access to or use of the Program after we make any changes to these Program Terms will be subject to the revised Program Terms, and you will be deemed to be aware of and bound to the revised Program Terms by your continued access to or participation in the Program. If you do not accept any such revisions or changes, your sole and exclusive remedy is to cease participation in the Program. The Program may be canceled at any time without notice to you.

### **Other Program Information**

The term “Streetbeat” refers to Streetbeat LLC, an investment adviser registered with the Securities and Exchange Commission. Streetbeat is not responsible for incorrect entry or other failure on the part of your Friends to meet the standards of an Account. You cannot earn a Bonus for referring individuals who already have an Account or for individuals who have been referred by someone else. If two or more individuals invite the same Friend to open an Account, Streetbeat will credit the Bonus to the person whose specially designated referral Code was first used by that Friend to complete their designated registration process with Streetbeat.

Streetbeat reserves the right to limit the amount of Bonuses you are eligible to receive, and to refuse or recover any Bonus, or remove you from the Program, if Streetbeat determines that it was obtained under wrongful or fraudulent circumstances, or was awarded to you in error, or that inaccurate or incomplete information was provided in opening the account, or that any terms of the Advisory Agreement, Terms of Use, or these Program Terms have been violated. Streetbeat reserves the right to suspend, cancel, terminate or modify this Program and/or these Program Terms at any time at its sole discretion.

Investing Involves Risk. Information shown is strictly for illustrative and educational purposes only and should not be considered a solicitation to buy, an offer to sell, or a recommendation for any security in any jurisdiction where such an offer, solicitation or recommendation would be unlawful or unauthorized. Any preliminary information provided by Streetbeat to prospective customers prior to Streetbeat agreeing to enter into an advisory relationship does not constitute

investment advice and should not be relied on as such. Investment products, Bonuses and other services are offered by Streetbeat, are not FDIC Insured, and may lose value.

Your Advisory Agreement with Streetbeat governs our investment advisory relationship with you, and these Program Terms do not in any way amend, supersede, change or replace such agreement, which include important terms applicable to your use of Streetbeat that continue to apply here, except to the extent otherwise expressly prescribed hereunder. You may view our Form ADV Brochure, your Advisory Agreement, and other disclosures at <https://Streetbeat.com/disclosure-library>. This Program is not valid with any other offers and is non-transferrable. The Program is currently available to U.S. residents only. The Program is void where prohibited by law. Other restrictions may apply.

If, for any reason, this Program is not capable of running as planned, whether due to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of Streetbeat which corrupts or affects the administration, security, fairness, integrity, or proper conduct of this Program, Streetbeat reserves the right in its sole discretion, to disqualify any individual who tampers with this Program, and to cancel, terminate, modify or suspend this Program. In the event of termination, Streetbeat may in its sole discretion award Bonuses to those who have satisfied the eligibility criteria set forth herein up until the time of termination. Streetbeat assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, this Program. Streetbeat is not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers, or providers, computer equipment, software, failure of any e-mail or entry to be received by Streetbeat on account of technical problems, human error or traffic congestion on the Internet or at any web site, or any combination thereof, including any injury or damage to any person's computer related to or resulting from participation in this Program.