

**Streetbeat Digital Refer-a-Friend Program
Referral Agreement**

Effective as of June 20, 2022 (the “Effective Date”)

The Refer-a-Friend program (the “Program”) is a promotional referral program offered by Streetbeat Digital LLC (“Streetbeat Digital”) where existing Streetbeat Digital customers may be rewarded for referring their friends to Streetbeat Digital. 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 (as defined below) must open an account with Streetbeat Digital, Streetbeat LLC (“Streetbeat RIA,” together with Streetbeat Digital referred to as “Streetbeat”), Alpaca Crypto LLC (“Alpaca Crypto”), and Alpaca Securities LLC (“Alpaca Securities,” together with Alpaca Crypto referred to as “Alpaca” and an account with StreetBeat and Alpaca shall together be referred to as a “Qualified Account”. 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 Digital 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 Streetbeat customer agreement.

Qualified Accounts are subject at all times to the terms and conditions of the Streetbeat and Alpaca terms and conditions and/or customer agreements (the “Additional Agreements”), which are incorporated by reference into these Program Terms. If any of the terms of these Program Terms conflict with any terms of the Additional Agreements, the Additional Agreements shall control unless otherwise expressly stated herein.

To receive a Bonus under the Program, each existing Streetbeat Digital customer that is an eligible referrer (“Referrer”) must send their unique referral code (“Code”) to eligible persons to whom they intend to refer to Streetbeat Digital (“Friends”).

Eligibility

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

- (i) You must have a Qualified Account 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 a Qualified Account by interacting with the link included in your referral invitation;
- (iv) You must be a current resident of the United States of America.

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

Streetbeat Digital reserves the right to determine in its sole discretion whether a Qualified Account is closed and/or in good standing. A Qualified Account in good standing for purposes of this Program is a Qualified 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 a Qualified Account is closed or not in good standing for any reason at any time, any Bonus awarded hereunder will be forfeited.

Only one (1) Bonus will be awarded for each Eligible Referral. A Referrer will not earn a Bonus if the referred Friend has an existing Qualified Account or if the Friend does not use the correct Code when first creating the Qualified Account. Referrers cannot refer to themselves. Friends must be able **to personally identify** their Referrer. Any attempt to use fraudulent methods or use any other method to circumvent these Program Terms will result in forfeiture of any Bonus in Streetbeat Digital’s sole discretion.

Streetbeat Digital 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 Digital reserves the right to change or cancel the Program at any time, and to change the eligibility for the Program at any time.

Bonus

Subject to these Program Terms, Streetbeat Digital will compensate you for each Eligible Referral and each Friend you refer to Streetbeat Digital a Bonus. The Bonus will be in the form of either (1) cash; (2) a digital asset pegged to a reserve asset (a “Stablecoin”), or (3) any other digital asset selected by Streetbeat (“Cryptocurrency”), subject to Streetbeat Digital’s sole discretion. The form of the Bonus received will depend on the recipient’s state of residence, and may be issued by Streetbeat or Alpaca. The amount of the Bonus will depend on the odds described below.

For each Eligible Referral, the Referrer and the Friend shall each receive from Streetbeat Digital or Alpaca, a Bonus equal to an amount up to \$3,000.00, the value of which will be assigned randomly by an algorithmic and weighted number generator, according to the odds below:

Bonus Level	Odds	Bonus Amount (Value in \$ USD)
0	N/A*	3.00
1	1:5	10.00
3	1:3000	3,000.00

* If the weighted random number generator algorithm does not result in a Bonus equal to \$6.00 or more, the Referrer or Friend will receive a Bonus equal to \$3.00 (the “Minimum Bonus”).

The Bonus will be deposited into the Qualified Account approximately six (6) business days following the day on which the Referrer and the Friend is awarded the Bonus.

Any Bonus deposited into a Qualified Account pursuant to the Program must remain in the Qualified Account (minus any trading losses or gains) for a minimum of fourteen (14) days. The Referrer and the Friend must remain in good standing with Streetbeat and Alpaca during this period. Any breach of the Additional Agreements will result in forfeiture of Bonuses received. Streetbeat may at any time, in their sole discretion, respectively, terminate, suspend, restrict, or otherwise limit your account per the terms of the Additional Agreements. Any forfeited Bonus will be removed from the Qualified Account.

At the time you send a designated referral Code to any Friend, you and your Friend will receive a unique message directly from Streetbeat Digital 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 a cash value of \$3,000.00. Only one Bonus will be rewarded per Eligible Referral.**

For each Eligible Referral, your Bonus will be delivered directly to your Qualified Account in the form of a cash deposit, Stablecoin, or other Cryptocurrency depending on the jurisdiction in which you reside, in Streetbeat's sole discretion. If cash is deposited by Streetbeat or its agents hereunder, the cash bonus is a fixed cash value.

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 you receive is not chosen based on any investment profile and is not specific to you. Bonuses may not be suitable for you and the reward of a Bonus should not be considered a recommendation to purchase the specific Bonus. Your Bonus may go up or down in value, and in some events the Bonus may lose all its value.

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 or multiple referrals to an individual Friend. 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 Qualified Account. Unless explicitly approved and authorized in writing by Streetbeat Digital, you may not make any statements to the friends whom you refer about Streetbeat Digital's products or services, or about your experiences as a Streetbeat Digital 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 Digital 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 Digital 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 Digital (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 Digital (e.g. username and password). If your referral Code expires and your Friend has not already created

unique login credentials with Streetbeat Digital (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 Digital (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 Qualified Account and these Program Terms, you represent and agree that:

- (1) You are acting on behalf of Streetbeat Digital and under the supervision and control of Streetbeat Digital, and hereby agree to perform duties under these Program Terms in a manner consistent with the instructions of Streetbeat Digital, and to follow the instructions of Streetbeat Digital 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 (the “Streetbeat App”);
- (3) If you provide information about Streetbeat Digital to your Friend, you will limit that to the information on the Streetbeat App and content provided by Streetbeat Digital;
- (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 a Qualified Account.
- (7) You will not collect information from your Friends or assist with filling out a Qualified 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 Digital at support@streetbeat.com. Streetbeat Digital 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 App 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 Digital LLC and 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 a Qualified Account. You cannot earn a Bonus for referring individuals who already have a Qualified Account or for individuals who have been referred by someone else. If two or more individuals invite the same Friend to open a Qualified 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 Digital 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 Digital 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 Digital 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 Stablecoin, Cryptocurrency, or 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 RIA 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 (as defined in the Additional Agreements) with Streetbeat RIA 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 Streetbeat RIA's Form ADV Brochure, the Additional Agreements, 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.