

**SCHEDULE A
FOR DISCRETIONARY INVESTMENT ADVISORY SERVICES
For “BInvesting”
FEE SCHEDULE (International Accounts)**

As compensation for services rendered by Adviser to Client pursuant to the agreement for Discretionary Investment Advisory Services for “BInvesting” (this “Agreement”), Client agrees to pay Adviser an Annualized advisory fee based on the following schedule:

Tiered Fee Schedule Based on Value of Assets Under Management (AUM)	Applicable Fee
\$0 - \$100,000	1.85%
\$100,001 - \$200,000	1.75%
\$200,001-\$300,000	1.50%
\$300,001-\$1,000,000	1.25%
\$1,000,001 and higher	1.00%

The applicable fee is calculated by applying each percentage rate to the AUM falling within each tier. For example:

- The first \$100,000 is charged at 1.85%
- The next \$100,000 (from \$100,000 to \$200,000) is charged at 1.75%
- And so on, as described in the table above.

Wrap Fee Structure and Incidental Charges

This Account is offered under a wrap fee program, meaning the advisory fee paid to the Adviser is intended to cover all primary services, including:

- Portfolio management
- Trade execution
- Custodial services

These services are bundled into a single asset-based fee disclosed above. The Adviser does not separately charge for transaction-based costs under this program.

However, Clients may incur incidental fees imposed directly by the executing broker-dealer(s) or custodian(s) for optional or ancillary services. These charges are not marked up or retained by the Adviser, and may include:

- Wire transfers
- Paper delivery of confirmations or statements
- Full or partial outgoing account transfers
- Non-US (Foreign) Account Annual Fee

Such fees are governed by the Client’s custodial or brokerage agreement and are payable directly to the respective service provider. The Adviser is not responsible for notifying the Client of changes to third-party fee schedules and encourages Clients to consult the applicable custodial or brokerage documentation for a current list of such charges.

The Adviser's annual advisory fee is calculated based on the Net Liquidation Value (NLV) of the Client's Account. The NLV is calculated daily on a 365-day calendar year basis, and the advisory fee is assessed quarterly in arrears. This fee includes portfolio management, trade execution, and custodial services as part of a wrap fee program.

The Net Liquidation Value of the Account for any given day is equal to the ending equity value of the Account on that day. This annual fee shall be prorated and paid quarterly, in arrears, based upon the AUM held in the Account on the last business day of the previous quarter. Client agrees that Client may be charged a pro rata fee in the event the advisory services are terminated other than on the last business day of the calendar quarter. All fees may be collected by the Adviser from the amount of any contribution or transfer, from available cash in the Account(s), or from the liquidation of such assets held in the Account(s) as are necessary to pay such fees in full. Client hereby authorizes Adviser to redeem or to liquidate sufficient assets in the Account(s) to pay for any of the foregoing items.

Adviser may amend Schedule A and/or the annual fee percentage upon 30 days' written notice to Client. This notice will detail the nature of the changes and the effective date. Client's continued use of Adviser's services after the effective date of any fee change will constitute Client's consent to such change. Should Client disagree with the revised fee structure, Client has the right to terminate the Agreement in accordance with the terms specified in the Agreement.