



Jiko Securities, Inc. Fee Notice **For Marygold & Co. Customers**

Revised October 2, 2024

For each account (Jiko Securities Account) that you open with Jiko Securities, Inc. (JSI), we charge an advisory fee of 5 basis points (0.05%) per month. This fee is calculated daily, based on the daily portfolio balance and numbers of days in the month. We aggregate these daily fees at the end of the month.

The fees due for each calendar month shall be deducted on or within 15 Business Days of the last day of the calendar month in which the fees were incurred, except as specifically provided in the paragraph below. The fees due will first be deducted from cash held in the Jiko Securities Account. If there is insufficient cash available in the Jiko Securities Account to cover the fees due at the time charged, then to cover any fees due and unpaid, we may in our sole discretion liquidate T-Bills in the Jiko Securities Account.

In the event of a withdrawal of all or substantially all of the assets held in a Jiko Securities Account, or termination of the Jiko Securities Account, we will liquidate the T-Bills held in that Jiko Securities Account, and you will receive the proceeds of the liquidated U.S. Treasury bills and cash, net of any fees due. If, for any reason, you or we close all the positions held in all your Jiko Securities Accounts, then you will receive the proceeds of the liquidated U.S. Treasury bills and cash, net of any fees due. Any fees charged shall be prorated to reflect the portion of the calendar month in which T-Bill positions were held in your Jiko Securities Account. If you do not have sufficient funds across all of your Jiko Securities Accounts to cover fees then due, then you will have 5 Business Days to transfer funds into your Jiko Securities Accounts to cover the outstanding fees. If you have not transferred sufficient funds by the end of 5 Business Days, we may charge interest on the amount of the unpaid fees at the lower of 1% per month, compounded daily, or the highest lawful interest rate, until you have transferred sufficient funds into your Jiko Securities Accounts, for the outstanding fees, plus the interest due.

Your Jiko Securities Account and this Fee Notice are governed by JSI's Retail Brokerage and Advisory Account Agreement.