



## Marygold & Co. Advisory Services, LLC

### Fee Schedule

#### Investment Money Pools

Investment Money Pool services will be provided through the Marygold Mobile Application. Securities in your Money Pools will be processed by our partner, DriveWealth, LLC member FINRA and SIPC, an unaffiliated SEC registered broker-dealer. Money Pools are portfolios of exchange traded funds (“ETFs”), that reflect different time-based goals. Our annual fee for the investment management and consulting services provided (“Advisory Fee”) shall be 30 basis points (0.30%) of the Assets Under Management or \$3 for every \$1,000 of AUM. The Advisory Fee covers portfolio management, periodic rebalancing, and access to financial consultations regarding your Money Pool investments. Additional advisory services beyond these core offerings may incur separate fees, as outlined in any specific advisory agreements.

Fee is accrued daily and is deducted quarterly from the account balance.

Please note, the Advisory Fee does not cover other brokerage charges, custodial fees, or transaction fees that DriveWealth may impose on the account. Clients should consult their DriveWealth disclosures for any such charges, which are separate from the Advisory Fee and for which Marygold & Co. receives no compensation.

Fee Type	Fee Amount
Marygold Advisory Fee <sup>1</sup>	0.30% (30 basis points) per quarter of the Assets Under Management

#### Cash Management Account

A Cash Management Account will be provided through the Marygold Mobile Application, by opening a “Treasury Account” with Jiko Securities, Inc. (“Jiko”), a separate broker-dealer registered with FINRA and SIPC. A Treasury Account is a Jiko brokerage account that allows you to easily make recurring investments in 4-week US Treasury Bills for a minimum of \$100. Jiko charges its customers a monthly management fee, which is deducted from the Jiko Treasury Account. If there is insufficient cash in the Jiko account to cover this fee, Jiko may sell treasuries held in the Account to cover any shortfall. If Jiko Treasury Account services are terminated or if insufficient funds are available to cover any outstanding fees, Jiko reserves the right to collect fees through partial liquidation of held securities. Any such liquidation may result in tax liabilities or performance loss for the account holder.

Clients should be aware that recurring investments in Treasury Bills may restrict access to these funds during the investment period. Additionally, any liquidation required to cover Jiko’s fees may impact the performance of the account.

Fee Type	Fee Amount
Jiko Management Fee <sup>2</sup>	0.05% (5 basis points) per month based on the average daily balance of your Jiko treasury account

<sup>1</sup>The Advisory Fee is calculated daily based on the closing market value of assets (using the most recent business day’s closing value during weekends and holidays) as determined by our Custodian or another independent third party. In the event of any changes to the fee calculation methodology, including but not limited to frequency of deduction or rounding conventions, Marygold & Co. will provide clients with written notification 30 days prior to implementation. The aggregated quarterly fee is rounded to the nearest penny and deducted from your account at the end of each quarter or upon portfolio closure within the reporting quarter, whichever occurs first. For any partial quarters, the Advisory Fee is calculated on a pro-rata basis, reflecting only the days your assets were managed within the quarter. To view the complete terms, please click [here](#).

<sup>2</sup>Jiko Management Fee is calculated daily, based on the daily portfolio balance and number of days in the month. Jiko aggregates 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 Jiko Securities, Inc. Fee Notice for Marygold & Co. Customers. To view the complete terms and rates, please click [here](#).

Your assets in Money Pools are held by DriveWealth, LLC, a SEC-registered broker-dealer and member FINRA and SIPC. Assets held in the Cash Management Account, structured as a Treasury Account, are held by Jiko Securities, Inc., a separate broker-dealer registered with FINRA and SIPC. Please note that SIPC protection applies only to cash and securities held by these broker-dealers and does not protect against market fluctuations. SIPC coverage protects client funds solely in the case of broker-dealer insolvency, covering up to \$500,000, which includes a \$250,000 limit for cash. SIPC does not protect against declines in the market value of securities, investment losses, or other non-brokerage related risks. In instances where we have arrangements with third-party providers clients may incur additional fees for services they provide, for which we do not receive any financial benefit. Clients are advised to review custodial disclosures provided by DriveWealth and Jiko full terms.

This Fee Schedule has been prepared in compliance with federal and state requirements and may be subject to additional disclosures in certain jurisdictions. Clients should be aware that state-specific fee disclosures and advisory agreements may apply, especially in states where Marygold & Co. operates or has registered its advisory services. Marygold & Co. Advisory Services, LLC offers advisory services separately from brokerage services. This Advisory Fee Schedule applies only to the services provided under our advisory agreement and does not encompass any brokerage services.

This document has been reviewed for compliance with federal and state regulatory requirements applicable to investment advisers and broker-dealers. Clients may request a copy of Marygold & Co.'s Form ADV Part2A, which includes more detailed information regarding our services, fees, and any potential conflicts of interest. For further assistance, clients are encouraged to consult with their financial or legal advisor.

