

Marygold & Co.

Marygold & Co. Cash Management Account & Bonus Program Terms and Conditions

Effective December 9, 2024

Marygold & Co. (“Marygold”) facilitates access to US Treasury Bills (“T-Bills”) through the Marygold Mobile Application. The Cash Management Account is provided by opening a “Treasury Account” with Jiko Securities, Inc. (“Jiko”), a registered broker-dealer and member of FINRA and SIPC. Marygold does not directly offer brokerage or investment services but provides a platform for customers to access Jiko’s services.

How do T-Bills work?

Jiko uses funds from your Cash Management Account to purchase 4-week T-Bills in increments of \$100 “par value” (the T-Bill’s value at maturity). T-Bills are purchased at a discount to the par value and the T-Bill’s yield represents the difference in price between the “par value” and the “discount price.” Aggregate funds in your Cash Management Account in excess of the T-Bill purchases will remain in your Cash Management Account as cash. These funds are not FDIC-insured or SIPC-protected.

What is the risk?

While T-Bills are backed by the full faith and credit of the U.S. government, they are subject to the following risks:

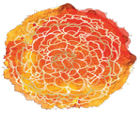
- **Interest Rate Risk:** T-Bill prices fluctuate inversely with changes in interest rates. If you sell a T-Bill before maturity, you may receive less than your original investment.
- **Liquidity Risk:** Although T-Bills are highly liquid, there may be instances where quick liquidation results in lower returns.
- **Credit Risk:** While minimal, this risk refers to the government’s ability to meet its financial obligations.
- **Performance Risk:** Past performance is not indicative of future results, and returns may vary based on market conditions.

For more information, click [here](#) for the Jiko Securities, Inc. U.S. Treasuries Risk Disclosure.

Bonus Program. During the promotional period Marygold will provide an additional bonus, also referred to as a “boost,” to earnings for those clients who successfully open and fund a Cash Management Account on the Marygold App. This boost is an additional bonus provided by Marygold and is not associated with the T-Bill annual percentage yield (APY).

How does the boost work?

When the initial 4-week T-Bill matures, the principal amount plus the yield is automatically reinvested into a new 4-week T-Bill, allowing the client to continuously earn interest on their money by rolling over the investment at the end of each term. At the 4-week T-Bill maturity, Marygold will receive a new buy activity as part of reinvestment of principal and interest earned (excludes reinvestment of Marygold boost). Once



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the buy activity is complete and respective trade confirmation is received, Marygold will trigger the subsidy boost computation to provide up to 6% returns for the matured T-Bill in context. Client will receive this subsidy boost as a credit into their Spend Now account. In case of any corrections to the subsidy boost, Marygold will adjust the boost amount appropriately.

The deposit to the Cash Management Account will take place before the Jiko advisory fee is deducted. For more information, click [here](#) for Jiko Securities, Inc. Fee Notice for Marygold & Co. Customers.

For this promotion, Marygold will cap the total subsidy to each client at 6%. For example, if the U.S Treasury were to default, causing the Treasury bond market to collapse and the value of all Treasury bills to plummet, Marygold will only pay up to 6% on the original T-Bill purchase amount to each client for the period defined, which in this scenario could result in a less than 6% total return to the client.

This bonus program and associated activities comply with all applicable federal and state financial and consumer protection regulations, with ongoing review for alignment with industry standards and regulatory updates.

Marygold & Co. is the sole provider of this bonus program. Jiko has no affiliation with the bonus, except for providing access to the T-Bills for the purpose of Marygold's Cash Management Account.

Promotional Period. The promotion period will continue until June 30, 2025, or until assets under management reach \$100,000,000. At the end of the promotional period, your Cash Management Accounts will remain open and will continue to be invested at the current yield of 4-week T-Bills.

Eligibility. Eligibility for the bonus program is contingent upon successful completion of:

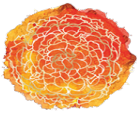
1. **Know Your Customer (KYC) Process:** You must provide all required information to comply with Marygold's anti-money laundering (AML) obligations.
2. **Identity Verification:** You must pass identity verification checks as required by applicable law.

Marygold reserves the right to request additional documentation or decline eligibility based on its assessment of compliance with AML obligations.

Fees. For each Cash Management Account that is opened, Jiko charges an advisory fee of 5 basis points (0.05%) per month, which is deducted from the Cash Management Account. This fee is calculated daily, based on the daily portfolio balance and numbers of days in the month. Jiko aggregates these daily fees at the end of the month.

The fees due for each calendar month will 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 [here](#) in Jiko Securities, Inc. Fee Notice for Marygold & Co. Customers.

If there is insufficient cash in the Cash Management Account to cover this fee, Jiko may sell treasuries held in the Cash Management Account to cover any shortfall. If the Cash Management Account is closed or if



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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.

Periodic Statements. You will receive a monthly account statement. The Marygold boost will appear on your monthly Spend Now statement. You agree that we may provide your monthly account statements electronically through the Marygold App, or other means of delivery we choose.

Tax Records. The funds you receive through this offer will be reported as interest income in your 1099 form provided by Marygold. Because of IRS minimum earnings requirements, you may not receive a 1099 form if your interest payments received during the calendar year are less than \$10.

You should consult with a tax advisor about the appropriate tax treatment for this bonus program and any tax implications associated with receipt of interest paid. For taxable accounts, the value of all Marygold interest received may be reported as "Interest Income" on a 1099 form where required by applicable rules and regulations. Marygold does not take responsibility for any tax related to this bonus program.

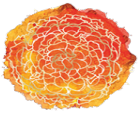
Marygold App Required. You must download and use the Marygold App on your mobile device in order to open and maintain a Cash Management Account and to use Marygold's services. Please be aware that you must have a mobile phone or other electronic device that can access the current version of the Marygold App, which we will update from time to time.

Limitations. This offer may be delayed, declined, or rescinded in Marygold's sole discretion if, for example, Marygold determines that there may be circumstances indicating fraud or a violation of these Terms. Marygold reserves the right to change or restrict the terms, or terminate the bonus program, at any time without notice. Participation in this promotion does not constitute a solicitation of a security or a recommendation to buy, sell, or hold any given security. Marygold does not provide investment advice and does not hereby recommend any security or transaction. This is not an offer or solicitation in any jurisdiction where we are not authorized to do business.

Change in Terms. We may add to, delete, or change the terms of this product and bonus program at any time, and without prior notice, unless required by applicable law. You agree that we may make changes that are effective immediately upon updating the version available in the Marygold App or at such other date we designate. You agree that if we provide notice, we may notify you of changes by email, within the Marygold App, or by other means we choose.

To the extent required by law, your continued use of the product and services after we provide such notice is your express acceptance of any updated terms. You should check the Marygold App or website from time to time for the latest version of these terms and related disclosures.

Termination. Marygold may, at its sole discretion, terminate these Terms or your account, or suspend or terminate your access to the services and App with or without cause at any time without prior notice. You may terminate your account and these Terms at any time by contacting Customer Service at support@marygoldandco.com.



Marygold & Co.

Marygold's Contact Information.

For phone support, please dial 877-249-8973

Or email support@marygoldandco.com

Customer Service hours are Mon-Sat, 6am –10pm ET

Mail correspondence to:

Vice President of Client Satisfaction

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