

## No Annual Fee Accounts

In addition to the disclosures above, which will, from time-to-time, apply to the No Annual Fee accounts as well and are incorporated herein by this reference, these disclosures will apply specifically to No Annual Fee accounts.

By clicking below you are agreeing to opt into the No Annual Fee account program.

To obtain a No Annual Fee Account, Account Holder must click below agreeing. By clicking and agreeing, you are instructing Kingdom Trust to invest your Digital Assets in the No Annual Fee account program. As Kingdom rolls out this program, the interest earned on these accounts will be used to offset the custody fees that would have traditionally been charged on your account. In the future, a portion of the interest earned may be shared with the Account Holder. **(Please Note: This account is not free from all fees. Kingdom uses Interactive Brokers for its equity trades and Interactive Brokers does charge a per share trade fee of ½ cent with a minimum fee of \$1.00. Kingdom passes this fee through to the Account Holder. In addition, fees may be charged for holding assets other than Digital Assets or traditional publicly traded Equities. E.G.: Physical Real Estate, Precious Metals, Private Equity, including single-member LLCs and other alternative assets. Please see your fee schedule for other applicable ancillary fees.)**

In consideration of the waiver of payment of Custody Fees and the payment of interest on un-invested cash and digital assets, along with specified equities held, the Account Holder does hereby appoint Kingdom Trust as the Account Holder's attorney-in-fact with respect to investments and distributions concerning the Account Holder's account. As part of this, the Account Holder, to generate the interest to be earned, specifically directs Kingdom Trust to invest such assets through one or more regulated third party financial organizations selected by Kingdom Trust at Kingdom's sole discretion and without any further approval from the Account Holder as follows:

1. To, except where prohibited or limited by applicable law, to hold the above-referenced assets in Kingdom Trust's name and to pledge, repledge, hypothecate, rehypothecate, sell, lend, or otherwise transfer or use any amount of said assets separately or together with other property, with all attendant rights of ownership and for any period of time and without retaining in Kingdom Trust's possession and/or control a like amount of assets, and to use or invest such assets at its own risk.
2. In directing this investment, Account Holder does hereby acknowledge that, with respect to the assets used by Kingdom Trust pursuant to this direction, Account Holder may not be able to exercise certain rights of ownership in those assets.
3. Account Holder also acknowledges that Kingdom Trust may receive compensation over and above the interest paid to Account Owner's account in connection with this investment of Account Holder's assets and consents to the same.
4. Account Holder understands and agrees that Kingdom Trust will pass through a percentage of interest earned through this investment but does not guarantee a specific rate of return.
5. Account Holder understands and agrees that Account Holder's direction to Kingdom Trust to invest said assets is governed by Account Holder's Account Adoption Agreement, which is incorporated herein by reference.

[View the fee schedule here](#)

## **Additional Information**

- Kingdom Trust may receive compensation in the form of 12b-1 fees and other types of fees from certain investments or their affiliates in consideration of services that it provides to the asset. This compensation will be paid to Kingdom Trust based on a service agreement between that entity and Kingdom Trust. In no case will the Account Holder be responsible for the payment of this compensation. The compensation paid to Kingdom Trust will be based on either a set rate per Account Holder or based on a percentage of the average daily net asset value of shares invested.
- Should fees go unpaid, please note that Kingdom Trust reserves the right to liquidate any assets, without notice, for the outstanding balance.
- Kingdom Trust reserves the right to charge additional amounts for certain requests.
- All fees are subject to change with 30 days' written notice.

By clicking and agreeing, Account Holder is directing Kingdom Trust to enroll him or her into the No Annual Fee account program described above and specifically directing Kingdom Trust to perform the actions above on behalf of Account Holder's account.

Kingdom Trust does not provide tax, legal or investment advice. It does not endorse or recommend any agent, company, or specific investment. Any information communicated by Kingdom Trust is solely for educational purposes and should not be construed as tax, legal or investment advice. Consultations with tax, legal and investment professionals is advised prior to making any decisions regarding your account.