

Disclosures and Important Information

Advisory services are provided by Ramp Advisory LLC ("Ramp"), an investment adviser registered with the U.S. Securities and Exchange Commission. Ramp has retained Moment Advisors, LLC ("Moment Advisors") as sub-adviser, and Moment Advisors manages the treasury portfolios described here under a sub-advisory agreement with Ramp. Services are available only to clients in jurisdictions where Ramp is registered or exempt from applicable registration requirements. Clients receive Ramp's Form ADV Part 2A, which describe Ramp's services, fees, and conflicts of interest, including the sub-advisory arrangement with Moment Advisors and the compensation Moment Advisors receives out of the program fee. Additional information about Ramp and about Moment Advisors is available on the SEC's [Investment Adviser Public Disclosure website](#).

Advisory client accounts are custodied at Apex Clearing Corporation LLC ("Apex"), an SEC-registered broker-dealer and a member of FINRA and [SIPC](#). Accounts custodied at Apex are not FDIC insured, have no bank guarantee, and may lose value. Additional information about Apex is available through FINRA's BrokerCheck at [APEX CLEARING CORPORATION - BrokerCheck](#). Account values, holdings, and performance information may reflect data from third-party sources, may be delayed, and are subject to reconciliation. Investors should compare any account values, holdings, and performance information shown to the official account statements and/or trade confirmations provided by Apex.

Investment Risks and Performance Considerations

Investing in securities involves significant risks, including the possible loss of your entire investment. The rate of return on investments can vary over time, particularly for long-term investments. Asset allocation may be used in an effort to manage risk and enhance returns, but it does not guarantee a profit or protect against loss. No assurance can be given that any investment objective or target return will be achieved, or that an investor will receive a return of all or part of its initial investment. Actual results will vary significantly based on market conditions and client-specific factors. Past performance is not a guarantee of future results. Portfolio details are provided for illustrative purposes only.

Any credit ratings shown, including any "average rating" of portfolios, reflect ratings assigned to underlying securities by one or more Nationally Recognized Statistical Rating Organizations (NRSROs). Average ratings are dollar-weighted based on a flat numerical rating scale. Credit ratings are subject to change, are not a guarantee of credit quality or future performance, and are provided for informational purposes only. Portfolios managed by Moment Advisors are not rated.

Market and Trading Information

Any information regarding the trading or issuance of fixed income investments or the related trading markets that is provided by Moment Markets, LLC ("Moment Markets"), Moment Advisor, and/or Moment Technology Inc. ("Moment Technology" and collectively with Moment Markets and Moment Advisors, "Moment") is provided for informational purposes only. Such information does not constitute an offer to engage in any securities transaction or a solicitation to buy or sell any financial instrument and

should not be relied upon in making financial decisions. The information should not be construed as a recommendation, a determination of suitability, or as advice provided in the “best interest” of any particular party.

Moment makes no representations, guarantees, or warranties regarding the accuracy, completeness, or fairness of the information provided. All information is as of a particular date and may not be updated. Any references to connectivity with trading venues are subject to Moment’s discretion and technology roadmap. The provision of this information does not create or imply any contractual obligation to update or maintain the information.

Moment Technology is a technology company. Moment Advisors is an investment adviser registered with the U.S. Securities and Exchange Commission. Ramp is an investment adviser registered with the U.S. Securities and Exchange Commission. Registration does not imply a certain level of skill or training. Moment Markets is a broker-dealer registered with the U.S. Securities and Exchange Commission, a member of the Municipal Securities Rulemaking Board, and regulated by FINRA. Additional information about Moment Markets is available at <https://brokercheck.finra.org/>

Money Market Fund Disclosures

As part of the management of certain strategies, portfolios may include investments in one or more money market mutual funds. Investors should review the applicable prospectuses, which describe the risks associated with these investments. While money market funds are designed to preserve capital and provide liquidity, they are not guaranteed and may be subject to liquidity constraints under certain market conditions. Important information about the mutual fund options and a copy of each fund’s prospectus are available [here](#).

Next-Day Liquidity Access Disclosure

As part of the advisory services provided through the Ramp Platform, Ramp, acting through Moment Advisors as sub-adviser, may offer limited access to next-day liquidity through the redemption of money market mutual funds (“MMFs”) held in accounts managed under certain selected strategies. The availability of next-day liquidity is based solely on the amount of MMF holdings maintained in the account and is subject to the short-term cash allocation target provided by the client (the “Target Amount”).

Account performance may be impacted by prevailing market conditions and the specific types of investments selected to facilitate Next-Day Liquidity Access. Investments designed to provide next-day liquidity may prioritize liquidity over other factors, such as yield or long-term growth potential. As a result, these investments may generate lower returns compared to other investment options that do not offer the same level of liquidity.

To request next-day access to funds, a redemption request must be submitted via the Ramp Platform no later than 2:30 p.m. Eastern Time on the business day prior to the day the funds are needed. While Ramp expects, but does not guarantee, that sufficient MMF holdings will be available to meet redemption requests up to the Target Amount, the ability to provide next-day liquidity depends on both the MMF

balance in the account at the time of the request and the ability of the relevant MMF or MMFs to process redemption orders.

Neither Ramp nor Moment Advisors can guarantee that any MMF will accept, process, or settle a redemption request on the desired date. If an MMF declines, delays, or suspends redemptions for any reason, Ramp will be unable to provide next-day liquidity. In such cases, the redemption request will roll over to the next business day, unless the client successfully cancels such redemption request. If an account holds more than one MMF, Moment Advisors will exercise the investment discretion delegated to it under its sub-advisory agreement with Ramp in selecting which MMF or MMFs to redeem, consistent with the client's investment objectives as reflected by the strategy selected by the client. Ramp will use reasonable efforts to notify the client through the Ramp Platform if a redemption request cannot be fulfilled.

Next-day liquidity is not guaranteed and is limited to the MMF balance available at the time of the redemption request. The Target Amount is a planning parameter only and may vary due to market activity, strategy rebalancing, or other investment factors. Neither Ramp nor Moment Advisors is responsible for delays or failures in processing redemptions resulting from MMF-level restrictions, market disruptions, or other circumstances beyond its control. Clients should not rely on next-day liquidity as a substitute for maintaining adequate cash reserves outside of managed accounts.

Redemptions of MMF shares may result in taxable gains or losses depending on the type of MMF and prevailing market conditions. Clients should consult their own tax advisors regarding the tax consequences of redemptions from their accounts.

Ramp reserves the right to modify, suspend, or discontinue the next-day liquidity feature at any time, with or without prior notice, in its sole discretion. Ramp will use reasonable efforts to notify clients of any material changes to the terms or availability of this feature.

Compensation and Conflicts of Interest

Ramp pays sales-based compensation and applies sales quotas to certain of its personnel in connection with the marketing and sale of its advisory services, including where prospective clients open accounts and deposit assets to be managed. These arrangements create a material conflict of interest, because those personnel have a financial incentive to recommend Ramp's advisory services over other investment advisers or solutions. Ramp's personnel are not separately compensated by Moment Advisors and do not provide investment advice on behalf of Moment Advisors. Moment Advisors receives a sub-advisory fee paid by Ramp out of the program fee. Additional information about these conflicts is available in Ramp's Form ADV Part 2A.

Same-Day Liquidity Access Disclosure

Same-day liquidity is available only on balances held in the JPMorgan U.S. Treasury Plus Money Market Fund (IJTXX). It is not available on fixed income securities held in any portfolio. Fixed income positions are sold in the market and settle on the standard settlement cycle for the security, so proceeds are generally not available the same day.

To request same-day access, a redemption request must be submitted through the Ramp Platform no later than (3:00) p.m. Eastern Time on a business day on which the fund is open. Requests submitted after the cutoff, or on a day the fund or the securities markets are closed, will be processed on the next business day. Same-day availability is also subject to processing times at Apex Clearing Corporation, whose cutoff may be earlier than the fund's.

Same-day availability depends on the MMF balance in the account at the time of the request and on the fund's ability to accept, process, and settle the redemption that day. Money market funds are subject to redemption and liquidity restrictions under Rule 2a-7 and their prospectuses. If a fund declines, delays, or suspends a redemption for any reason, same-day liquidity will not be available and the request will roll to the next business day unless the client cancels it.

Same-day liquidity is not guaranteed. It is limited to the MMF balance available at the time of the request and does not extend to the account's total value, the short-term cash allocation target, or the proceeds of any pending trade. Clients should not rely on same-day liquidity as a substitute for maintaining adequate cash reserves outside of managed accounts.

Investments selected to support same-day liquidity may prioritize liquidity over yield and may produce lower returns than other options. Redemptions of MMF shares may result in taxable gains or losses depending on the type of MMF and prevailing market conditions. Clients should consult their own tax advisors.

Ramp reserves the right to modify, suspend, or discontinue same-day liquidity at any time, with or without prior notice, in its sole discretion, and will use reasonable efforts to notify clients of material changes to the terms or availability of this feature.