

General Disclosure

The following General Disclosures are intended to provide transparency and help users understand the nature of this platform's information, products, and services. In this disclosure, "Gen" refers to Gen Financial Inc. and its wholly owned subsidiary, Vantar together with its interactive website, mobile application, and related services, all accessible via <https://www.vantar.com>.

General Information

Vantar is an interactive platform accessible via its website and mobile application at <https://www.vantar.com> (the "Site" or "App"). All content and communications provided are for informational purposes only and should not be considered recommendations to buy or sell securities. Investments are subject to market risks, and their value may fluctuate over time, potentially resulting in the loss of principal. Vantar does not offer personalized investment advice or provide clients with financial, tax, estate, or retirement planning services. Advisory services are provided by Vantar only to investors who are clients under the Customer Agreement. PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS, AND ANY EXPECTED RETURNS OR HYPOTHETICAL PROJECTIONS PRESENTED MAY NOT ALIGN WITH ACTUAL OUTCOMES. PAST RETURNS MAY REPRESENT PERFORMANCE OVER LIMITED TIMEFRAMES OR DURING PERIODS OF HIGH MARKET VOLATILITY. ALL INVESTMENTS CARRY RISK AND MAY RESULT IN FINANCIAL LOSS. There is no assurance that the recommended investment will achieve or surpass the projected performance shown on the Site or App or meet the anticipated outcomes.

Self-Directed Trading

All client accounts are self-directed, meaning customers are solely responsible for all orders placed in their accounts. Customers acknowledge that any orders they enter are unsolicited and based on their investment decisions or those of their authorized representatives or agents. By using the App for self-directed brokerage, users agree that neither Vantar nor its employees, agents, principals, or representatives will:

1. Provide investment advice related to customer accounts,
2. Recommend securities, transactions, or orders
3. Solicit orders,

4. Act as market makers for any security,
5. Execute discretionary trades, or
6. Create or distribute research, *in each case, in connection with a self-directed brokerage account.*

Any research materials or similar information available through <https://www.vantar.com> or its affiliates' websites and newsletters are strictly for informational and educational purposes. These materials do not constitute recommendations for specific securities transactions or investment strategies.

Risks of Trading & Investing

All forms of securities trading, including stocks, exchange-traded funds (ETFs), options, or other investment vehicles, are speculative and involve substantial risk of loss. Vantar encourages its customers to invest responsibly and utilize resources such as the U.S. Securities and Exchange Commission (SEC) at <http://www.sec.gov> and the Financial Industry Regulatory Authority (FINRA) at <http://www.finra.org>. Public company filings can be reviewed on the SEC's EDGAR page, and FINRA provides valuable guidance on careful investing. Some of this information may also be available on Vantar's website. Vantar emphasizes the importance of understanding all risks of trading or investing before committing to real funds. Past performance is not indicative of future results. Customers are responsible for their trading actions and should thoroughly assess the risks.

Key Considerations

Investing is a personal and complex decision. Vantar encourages customers to remain informed, cautious, and proactive in managing their financial strategies.

1. Risk of Loss: a. Trading and investing in securities is inherently risky, and you may lose money, including your principal. Customers should only trade with funds they can afford to lose. b. A general guideline is to risk no more than 5% of liquid net worth, and often less, especially if that 5% represents critical savings like retirement funds. c. Trading stocks, ETFs, and options involve high risk and the potential for significant losses. d. Margin trading adds further risk, including interest charges, the possibility of losing more than your initial deposit, or the need to add collateral during market declines. Customers must carefully evaluate whether margin trading aligns with their financial goals, risk tolerance, and experience.

2. No Guarantees: a. Past performance is not a reliable indicator of future outcomes. b. All investments carry risk, and trading decisions remain solely the customer's responsibility. c. There are no guarantees that trading systems, indicators, or signals will result in profits or avoid losses. Customers should fully understand the risks of their chosen trading or investing strategies.
3. Vantar's Role: Vantar offers technology, support, and administrative services and, through Vantar's advisory service, portfolio management for advisory clients. Customers should rely on their own knowledge and, if needed, consult independent advisors to address challenges that may arise.
4. Stop Orders. a. Stop orders limit potential losses by triggering a trade when a stock reaches a specified price. b. However, in volatile markets, the execution price may differ significantly from the stop price due to rapid market movements. c. Brokers must execute the order at the best available price under such conditions. While stop orders may help reduce trading risk, they cannot eliminate it.

Risks of Investing in Stocks & ETFs

Investing always carries some degree of risk. It is essential to understand the following considerations when investing in stocks and exchange-traded funds (ETFs).

Investors should remain informed, perform due diligence, and carefully assess the risks before committing to stock or ETF investments.

1. Stock Investments. 1. Liquidity Risks: Some stocks may be difficult to sell or convert into cash quickly. Check for potential penalties or charges for early sale before investing. 2. Company-Specific Risks: Stocks issued by companies with limited operating history or insufficient public information carry higher risks than stocks of well-established companies with extensive public disclosures. 3. Federal Insurance: Stock investments are not federally insured and are subject to market value losses without government protection. 4. Corporate Actions: Stocks may be impacted by tender offers, mergers, reorganizations, or third-party actions. Carefully review public announcements and documentation about such events, as they often involve complex decisions. Ensure you fully understand the terms before acting, as inaction in some scenarios (e.g., partial or two-tier tender offers) could negatively affect your investment. 5. Value Risks: The most significant risk of owning a stock is the potential for its value to drop to zero. Conversely, short-selling stocks — a strategy involving selling securities the seller does not own — poses significant risk. The seller may face

substantial losses if the stock price rises instead of falling. Short selling requires careful consideration of market conditions and potential liability for price increases.

2. ETF Investments. 1. Suitability and Risk Profile: Investors should evaluate their objectives and risk tolerance before investing in ETFs. ETFs carry risks similar to those of other diversified portfolios, including exposure to market volatility.
2. Leveraged and Inverse ETFs: These specialized ETFs may use complex strategies such as leverage, short sales, and derivatives, which can amplify volatility. They may not be suitable for all investors.
3. Performance Tracking: ETFs aim to replicate the performance of their underlying indices but may not do so precisely due to expenses, fees, or other factors.
4. Prospectus Review: A prospectus contains essential information about the ETF, including its risks and objectives. It is crucial to review this document thoroughly before investing. Prospectuses can be obtained from issuers or their authorized distributors.
5. Portfolio Gains and Tax Implications: ETFs must distribute portfolio gains to shareholders at year-end, which may result from rebalancing or diversification requirements. Trading ETFs can also lead to taxable events, and investors should consider these consequences when trading.

This General Disclosure applies to accounts held with Vantar. See the Terms and Conditions for information about geographic availability of the Service.