

Personal Financial Management Addendum to MSA

The provision of Personal Financial Management by Company to Client pursuant to the Personal Financial Management terms and conditions set forth below (the “**Personal Financial Management Terms**”) shall be subject to the terms and conditions of the Master Services Agreement between Company and Client that governs the provision of the Platform and Platform Services (the “**MSA**”) and any applicable Order. If these Personal Financial Management Terms and the terms of the MSA or Order conflict or are inconsistent, these Personal Financial Management Terms shall govern and control strictly as it relates to the provision of Personal Financial Management provided by Company.

1. Personal Financial Management Terms

- a. These Personal Financial Management terms apply to Personal Financial Management products and services provided to Client (referred to herein collectively as the “**Personal Financial Management Services**”). These Personal Financial Management Terms form a contract (the “**Addendum**”) that governs the relationship between Array US Inc. and its Affiliates (referred to herein as “**us**” or “**our**”) with any individual including Subscribers, or businesses (referred to herein as “**you**” or “**Client**”) that accesses, uses, requests, or receives the Personal Financial Management Services.
- b. Our privacy policy located at <https://array.com/legal/#privacy> (the “**Privacy Policy**”) describes how we collect and use personal and non-personal information when you request the Personal Financial Management Services, and should be read together with the MSA, applicable Order, and this Addendum. By using the Personal Financial Management Services, you are agreeing that we may use information collected through the Personal Financial Management Services in accordance with the Privacy Policy.
- c. The Personal Financial Management Services are made available to you only on the condition that you agree to be bound by the current Personal Financial Management Terms, including all restrictions provided herein. If you do not agree, do not access or use the Personal Financial Management Services. The following apply to access to, and use of, the Personal Financial Management Services:
 - i. You may only use the Personal Financial Management Services in compliance with these Personal Financial Management Terms and all Applicable Laws, rules, and regulations;
 - ii. If you reside in a jurisdiction that restricts the use of internet-based applications or the ability to enter into contracts such as this Addendum according to age or for any other reason, and you are under such age limit or subject to such other restriction, you are not permitted to use the Personal Financial Management Services;
 - iii. By using the Personal Financial Management Services, you are representing that you have the legal capacity and authority to enter into this Addendum, and that you have reviewed, understand, and accept this Addendum without limitation or qualification;
 - iv. If you are accepting this Addendum on behalf of a company, organization, or other legal entity, you represent and warrant that you are authorized to do so; and
 - v. You further understand that by selecting Personal Financial Management Services for purchase and entering personal information where prompted, you are submitting an electronic signature and entering into a legally binding contract with us for the purchase of such Personal Financial Management Services.
- d. We may modify the Addendum or MSA from time to time by notifying you of such modifications by any reasonable means as specified in the MSA. Your continued use of the Personal Financial Management

Services after any such changes indicates your acceptance of the modifications. Note that any such modifications will not apply retroactively to any dispute between you and us arising prior to the date on which we posted the revisions or otherwise notified you of the changes.

2. Services Description.

- a. The Personal Financial Management Services include digital financial planning and support for educational purposes, and provide account aggregation and spending/budgeting tools. The Personal Financial Management Services may also include the presentation of other financial offers, resources, and services. We reserve the right to determine and modify the Personal Financial Management Services we offer in our sole discretion.

3. Disclaimers.

- a. The Personal Financial Management Services are provided for general information purposes only, and are not intended to, and do not, constitute legal, professional, or financial advice, and may not be used for such purposes. Always seek the advice of your attorney, tax advisor, financial planner, or other professional advisor with any question you may have regarding such matters.

4. Miscellaneous.

- a. Our third party providers are third party beneficiaries to this Addendum. No provision of this Addendum provides any other person or entity not a party to this Addendum with any remedy, claim, liability, reimbursement, or cause of action or creates any other third party beneficiary rights.
- b. The headings contained in this Addendum are for reference purposes only and shall not affect in any way the meaning or interpretation of this Addendum.
- c. This Addendum, including the MSA and any applicable Order, constitutes the entire agreement between you and us regarding the Personal Financial Management Services and supersedes any prior agreements between you and us and any and all prior or contemporaneous statements, understandings, writings, commitments, or representations concerning its subject matter. This Addendum can only be amended by us, as provided in this Addendum or the MSA. No written or verbal statement, advertisement, or product description will contradict, interpret, or supplement this Addendum.