

My Money Plan Addendum to MSA

The provision of My Money Plan by Company to Client pursuant to the My Money Plan terms and conditions set forth below (the “**My Money Plan 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 My Money Plan Terms and the terms of the MSA or Order conflict or are inconsistent, these My Money Plan Terms shall govern and control strictly as it relates to the provision of My Money Plan provided by Company.

1. My Money Plan Terms

- a. These My Money Plan terms apply to My Money Plan products and services provided to Client (referred to herein collectively as the “**My Money Plan Services**”). These My Money Plan 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 My Money Plan 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 My Money Plan Services, and should be read together with the MSA, applicable Order, and this Addendum. By using the My Money Plan Services, you are agreeing that we may use information collected through the My Money Plan Services in accordance with the Privacy Policy.
- c. The My Money Plan Services are made available to you only on the condition that you agree to be bound by the current My Money Plan Terms, including all restrictions provided herein. If you do not agree, do not access or use the My Money Plan Services. The following apply to access to, and use of, the My Money Plan Services:
 - i. You may only use the My Money Plan Services in compliance with these My Money Plan 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 My Money Plan Services;
 - iii. By using the My Money Plan 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 My Money Plan 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 My Money Plan 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 My Money Plan 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 My Money Plan Services include digital financial planning and support for educational purposes, and provide account aggregation and spending/budgeting tools. The My Money Plan Services may also include the presentation of other financial offers, resources, and services. We reserve the right to determine and modify the My Money Plan Services we offer in our sole discretion.

3. Disclaimers.

- a. The My Money Plan 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 My Money Plan 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.