

CONSENT TO ELECTRONIC DELIVERY OF DOCUMENTS

Qapital Invest, LLC (“we” or “us”) is an investment adviser registered with the Securities and Exchange Commission (“SEC”) that provides automated investment service through the internet.

Acknowledgment. By opening an account with us, you are giving us your informed consent to electronic delivery of all Advisory Communications (defined below). This means that you acknowledge that you have carefully read and understood the information provided below regarding electronic delivery of documents and that you agree to the conditions outlined below governing our electronic delivery of Advisory Communications to you.

Advisory Communications. “Advisory Communications” means account statements, notices, disclosures, regulatory communications, and other information and records regarding our services to you.

Electronic Delivery. We will deliver all Advisory Communications to you by making them available to you when you log into your account on our website (the “Interface”). If required by law, we will notify you by email when Advisory Communications are posted on the Interface. Such notification may be sent directly by us through our email systems. All email notifications of Advisory Communications will be sent to your email address of record. Advisory Communications delivered electronically may be printed or downloaded by you and retained for your permanent records.

Risks of Electronic Delivery. You acknowledge that the internet is not a secure network and that communications transmitted over the internet may be accessed by unauthorized or unintended third parties. Emails on rare occasions may fail to transmit properly. In addition, factors beyond our control, such as server problems, may delay delivery or posting of a particular Advisory Communication. Regardless of whether you receive an email notification, you agree to check the Interface regularly for up-to-date information.

Costs. We do not charge any fees for sending Advisory Communications electronically. You acknowledge that you must bear any costs associated with accessing email, such as charges from internet access providers and telephone companies.

Duration of Consent. Your consent will be effective as of the date you open an account with us and will remain in effect until you revoke it. You understand that it may take up to five (5) business days to process a revocation of consent to electronic delivery, and you may receive electronic notifications in the interim. If your consent is revoked, we will provide Advisory Communications to you through non-electronic means.

Valid Email Address. You certify that the email address provided to us when you opened your account is your valid email address. You agree to maintain that email address and to continue to have access to the internet. If your email address changes from the one provided to us, you agree to immediately notify us of the new email address.

Archival. The SEC requires us to keep every client-related communication. Therefore, all emails we receive from you or send to you are subject to review and archival.

Notifications and Support. To revoke your consent or notify us of a change of your email address, or if you are unable to access your Advisory Communications, please notify us through the Interface.