



ANNUAL REPORT 2024

WEALTHFRONT

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WEALTHFRONT

Over the past years, WealthFront has redefined customer service standards and created diverse service delivery channels through strategic financial investment models. Within four (4) years, WealthFront has demonstrated its resilience irrespective of the business/economic cycle and witnessed growth in virtually all areas. Its growth is driven principally by strategic business focus and a conservative business model. The Group has a stable and experienced management team that is well positioned for strong execution leading to significant market share opportunities.

Today, WealthFront is undoubtedly, one of world's largest Bitcoin Miners by market capitalization, profitability and total assets. Our branding has been anchored on continued investment in people, technology and cutting-edge mining facilities. The combined intellectual capital and dedication of the staff, Management and Board have shaped WealthFront into the world-class institution that it is today.

From inception **WealthFront** clearly set out to distinguish itself in the Cryptocurrency industry through its service quality, drive for a unique customer experience and the caliber of its customer base. Over the years the WealthFront brand has become synonymous with leadership in the use of optimal mining facilities and trading strategy. We have also been associated with

- ↓ Innovation
- ↓ Impressive financial performance
- ↓ Stable and dedicated traders
- ↓ Highly skilled personnel
- ↓ State of the art Mining facilities
- ↓ Strategic distribution channels
- ↓ High returns on investments

In Mining and general innovation in the Crypto-currency Industry.

The Group serves its customers through a variety of business location spread across Australia, Europe, Asia and Northern America. Alongside a total of 19 Mining terminals around the world.

In line with advances in technology, the firm has also invested heavily in electronic and digital channels including mining terminals, and as a result there has been an exponential upsurge in the volume of transactions consummated over our mining terminals.

WealthFront has remained a Tier 1 mining firm and is adequately capitalized to meet and even surpass all our customers' needs and expectations. The firm has efficiently deployed its competitive edge of excellent customer services, size, brand name, sophisticated mining terminals, stable management as well as motivated workforce, strong capital and liquidity base in order to effectively compete in the digital finance landscape. Today, WealthFront is easily associated with attractive ROI and highly efficient mining terminals.

CHAIRMAN'S NOTE TO INVESTORS

Distinguished Clientele,

Year 2023 was a year we strove to break all previously set records we originally set. In a fairly new field as Crypto-currency mining, one would expect it to be as sailing through uncharted waters, truth be told, it was seemingly so. We rested on the shoulders of our seasoned miners and traders to blaze the trail for others to follow.

And needless to say, how well we faced with that. In 2021, we anticipated a 10% increase in revenue in 2022; we exceeded our expectations by a 3% increase due to our optimized model for operations which include running the farm on 60% solar energy.

Moving forward, we anticipate the completion of a new 150sqm2 mining facility in Ottawa. This would surge a 2.3% increase in dividend when fully operational. We also seek to mine new promising coins with volatility index pitched above 75%. At optimal performance, a quarterly growth of 6% is expected and annual growth in net profit of 22.5%.

We appreciate your trust and support and implore you also embark on this jolly-ride to wealth and sustainability. We assure you of our consistency and alacrity to continue making the best of investments with your funds like we have always done in the past. We look forward to a good business year.

BUSINESS FOCUS

The Firm's core business segments provide a broad range of mining/trading to a diverse range of customers which include corporates, financial institutions, investment funds, governments and individuals.

- These packages include:
- Crypto-currency Mining
- Crypto-currency Trading
- WealthFront Shareholding

Crypto-Currency Mining

Bitcoin mining in its simplest term is the practice of adding transaction records to Bitcoin's public ledger of previous transactions or block chain. This ledger of previous transactions is called the block chain as it is a chain of blocks. The block chain serves to confirm transactions to the rest of the network as having taken place. Bitcoin miners help keep the Bitcoin network secure by approving transactions. Mining is an important and integral part of Bitcoin that ensures fairness while keeping the Bitcoin network stable, safe and highly secured.

Market Trends

There is hardly any player in the cyberspace who is not transacting with Crypto-currency or hosting digital payment system on their platform. This goes to show that sooner than later, Crypto-currency and digital payment system will become the most used payment system in the globe.

Our Competitive Advantage

The level of competition in the Crypto-Currency and a digital payment system industry does not in any way depend on the location of the business since most people that mine Bitcoin can operate from any part of the world and still effectively compete in the industry.

We are quite aware that to be highly competitive in the Crypto-Currency and digital payment system industry means that we are able to deliver consistent quality and result oriented services.

BUSINESS FOCUS CONT'D

WealthFront are core professionals who are licensed and highly qualified bitcoin miners and traders in the United Kingdom, Europe, Asia and Australia.

Crypto-Currency Trading

One of our major goals of starting WealthFront is to build a business that will survive off its own cash flow without the need for injecting finance from external sources once the business is officially running.

WealthFront make sure that the right foundation, structures and processes are put in place to ensure that our trading strategies are top-notch. Our company's corporate culture is designed to drive our business to greater heights and training and re – training of our traders is at the top burner of our business strategy.

As a matter of fact, profit-sharing arrangement will be made available to all our investors at the end of the trading year and it will be based on their accumulated dividends and accruals for a period determined by the stipulation of the selected plan. With all these is put in place, we been able to successfully hire and retain the best hands we can get in the industry; they will be more committed to help us build the business of our dreams.

Our new strategies and improvements are further outlined in the succeeding sessions. We intend to optimize the diversity of our traders for the mutual goal of higher yields on investments. We recently developed a working model that at optimal utilization would see a substantial improvement in our ROI. Howbeit in beta testing stages, the results so far have been laudable and positive.

WealthFront is uniquely positioned to be the bridge between the investors and the vibrant Cryptocurrency ecosystem. With our vast rolodex of connections, we have the ability to create mutually beneficial investments between companies. Having in-depth experience with dynamics across all stages of the business spectrum from trading through Mining, we seek to maximize potential returns on investment.

BUSINESS FOCUS CONT'D

WealthFront Loans

WealthFront Loans is a macro-loan service program that we hope to grow bigger in order to compete favorably with other macro-loan service program in the industry both in the United Kingdom and on a global stage. We understand the need to create a solid business structure and design investors-friendly programs that will aid in making Kraken-Partners the in the thriving Cryptocurrency investment industry.

Our loans however are for investors that meet up certain criteria mostly in investing values. The loan limit is determined by the amount invested in the firm.

The WealthFront loan is designed such that if an individual seeks to obtain a loan, the minimum capital needed for obtaining a loan of the amount requested is invested. After which a request for the loan is made and is disbursed after review, the loan is repaid by the accruals from the returns on investment. Afta the offsetting of the loan, the subsequent accruals can then be made available to the investor until the expiration or termination of the investment plan.

WealthFront Loans ranges from **One Hundred Thousand Dollars to Five Hundred Thousand Dollars (\$100,000.00 - \$500,000.00)**. For eligibility for the WealthFront Loan, a minimum investment of **Twenty Thousand Dollars (\$20,000)** is required. WealthFront loan program takes the burden of outrageous collaterals and high interest rates off the shoulders of our investors while availing them the opportunity of offsetting their loans without paying for it directly. General improvements in our financial models will see a reduction in the processing time for loans, we hope to achieve a 35% cut in waiting time as well as increasing the loan range for institutional funding and also micro-funding programs. Our projections suggest a 42% increase in loans request for 2021.

Loans can also be offset by referral commissions. This implies that clients with sufficient referrals can hasten the repayment of their loan by paying with their accruals from referrals. Company's existing investors with good investment record are also eligible to apply for a loan.

BUSINESS FOCUS CONT'D

WealthFront Shareholding

WealthFront has identified and targeted the Crypto-currency market economic priorities for investment and growth and is now actively supporting this sector with the establishment of needed infrastructure, appropriate policies, investment incentives, shareholding opportunities and other economic benefits.

WealthFront offers many productive and attractive opportunities for expansion, collaboration and partnering with local firms. Aside from these specific opportunities, WealthFront also offers a number of overall competitive advantages for the Crypto-Currency sector. First and foremost are its cost advantages. Labor costs are significantly lower when compared to competing firms. Electricity costs, which are a major input for apparel production, are also very low due to WealthFront vast solar and hydro power resources.

Our shares are valued at \$50,000 per unit. WealthFront shareholders would be entitled a monthly dividend of 10% of the company's earnings. Additional benefits for investors include unrestricted company's access, monthly trading and mining earnings statement, policy making opportunities and company incentives to ensure the success of your investment. We believe that, together, these benefits make WealthFront the number one for investment in the Cryptocurrency trading/Mining industry

The previous year saw an increase in the number of major shareholders increase from twenty-four (24) to thirty-two (32) with investments valued at over two million dollars. This is a laudable feat. However, we seek to increase our market capitalization to hit ten million dollars benchmark both in trading capital and assets. Our shareholders investments are fully insured.

OUR VISION

“To build the WealthFront brand into a reputable international financial institution recognized for innovation, superior customer service and performance while creating premium value for all stakeholders”

OUR VISION

“Our VISION is to be the world's leading Investment platform for digital assets. Offering the largest trading/Mining operations platform in the world, while using technological advancements to build a radically better financial system”

CERTIFICATION

Corporate Finance Institute®



Be it known by all those present, that the board of directors of the Corporate Finance Institute® have conferred upon

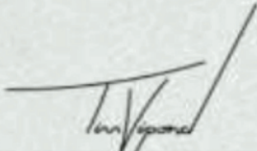
WEALTHFRONT

the designation of


FINANCIAL MODELING & VALUATION ANALYSTS (FMVA®)

with all the rights, privileges and honors everywhere pertaining to that degree. In testimony whereof we have hereto subscribed our names on




Chair of the board


Director


Director

FINANCIAL HIGHLIGHT

	31-12-2018	31-12-2019	%Change
Interest and similar income	440,052	474,628	-7%
Net Interest income	295,594	257,991	13%
Operating income	457,185	422,730	8%
Operating expenses	(225,500)	(223,411)	1%
Profit before tax	231,685	199,319	16%
Profit after tax	193,424	173,791	11%
Earnings Per share	6.15	5.53	11%
Gross loans and advances	2,016,520	2,252,172 -	10%
Customers' deposits	3,690,295	3,437,915	7%
Total assets	5,955,710	5,595,253	6%
Shareholders' fund	815,751	812,116	0.5%
KEY RATIOS			

FINANCIAL HIGHLIGHT

Return on average equity (ROAE)	23.8%	22.9%	4%
Return on average assets (ROAA)	3.3%	3.4%	-3%
Net interest margin (NIM)	8.90%	8.94%	0%
Cost of funds	3.1%	5.2%	-40%
Cost of risk	0.9%	4.3%	-79%
Cost-to-income	49.3%	52.8%	-7%
Liquidity ratio	72.0%	69.7%	3%
Loan to deposit ratio	44.2%	54.5%	-19%
Capital adequacy ratio (CAR)	25.0%	27.0%	-7%
Non-performing loans	4.98%	4.70%	6%

FINANCIAL HIGHLIGHT

The following chart depicts our monthly returns (from our Bitcoin mining farm) for 2019 and the projected increase for 2021.

For the past 4 years, we have had a steady growth in income/assets. This chart accentuates the profits, projections.



CONTRACTS

CLIENT MINING/TRADING AGREEMENT

State of California

BACKGROUND:

This is an agreement between WealthFront and a prospective client interested in engaging their Crypto-Currency Mining/Trading services (It is hereinafter referred to as “the Agreement”). it is made on _____(the "Effective Date"), by and between:

_____(client's name)

Of _____

_____(Client's Address)

And

WealthFront

Of Redwood City, California. United States

WHEREAS, Client desires to invest with WealthFront

WHEREAS, WealthFront possess Crypto-Currency mining farms/ experienced traders and agrees to pay the specified gross payout (capital and net accruals) at expiration of contract.

NOW, in consideration of the premise and the mutual promises and covenants contained herein, the Parties agree as follows:

I. LEGAL COMPLIANCE

As required by the Crypto-Currency Industry, WealthFront shall comply with all applicable laws and has obtained the appropriate and necessary licenses to provide mining/trading services.

II. SERVICES PROVIDED

WealthFront shall use commercially reasonable efforts and adequate business time and attention to return the agreed return on investment specified in the client's chosen plan.

III. TERM AND TERMINATION

The term of this Agreement shall commence on the Effective Date and shall continue in full force and effect as described by this Agreement.

This Agreement may be terminated by either Party by providing a written notice to the other Party thirty (30) days prior to termination.

This Agreement shall automatically terminate at the expiration of the specified Trading/Mining plan.

IV. FEES AND PAYMENT

The client shall provide WealthFront an amount equal to or more than the required minimum capital for a specified plan.

WealthFront shall then invest the capital into Crypto-Currency Trading/Mining.

At the expiration of the minimum investment span, WealthFront shall remit the capital and agreed Return on Investment.

The Gross profit shall exclude value added tax, stamp duty, insurance, refunds.

V. CONFIDENTIALITY

The term "Confidential Information" shall include any proprietary information, in whatever form, that:

- (a) Is provided by WealthFront to Client, including information regarding WealthFront finances, prospects, operations, employees, technologies, and financial models (including not only written information but also information transferred verbally, visually, electronically or by any other means).
- (b) Concerns any agreements that WealthFront may aid Client in entering into; or
- ©. Consists of analysis and/or any other internal non-redacted memoranda, or other documents prepared by the WealthFront derived from, or including material portions of, the Confidential Information.

WealthFront shall safeguard and keep confidential the Information disclosed to her by the Client and shall not disclose any Confidential Information to any other person or entity.

WealthFront shall not use the client's Information for any purpose other than those related to the services they provide to the Client.

All such Confidential Information and any copies obtained thereof shall be returned to the Client promptly upon its written request and shall not be retained in any form by WealthFront.

II. ENTIRE AGREEMENT

This Agreement contains the entire Agreement of the parties regarding the subject matter of this Agreement, and there are no other promises or conditions in any other Agreement, whether oral or written.

III. SEVERABILITY

The parties have attempted to limit the non-circumvention provision so that it applies only to the extent necessary to protect legitimate business and property interests.

If any provision of this Agreement shall be held to be valid or unenforceable for any reason, the remaining provisions shall continue to be valid and enforceable.

If a court finds that any provision of this Agreement is invalid or unenforceable, but that by limiting such provision it would become valid and enforceable, then such provision shall be deemed to be written, construed, and enforced as so limited.

IV. AMENDMENT

In writing and signed by both Parties.

I. WAIVER OF CONTRACTUAL RIGHTS

The failure of either Party to enforce any provision of this Agreement shall not be construed as a waiver or limitation of that Party's right to subsequently enforce and compel strict compliance with every provision of this Agreement.

II. APPLICABLE LAW

This Agreement shall be governed by the laws of the State of California

IN WITNESS WHEREOF, the Parties execute the Agreement as follows:



Andy Rachleff

CEO/Chairman

WealthFront

(Client's Signature)

(Client's Name)

Date

Article 1 - Purpose of Agreement

1.1 The Shareholder are entering into this Shareholder Agreement to provide for the management and acquire shares at WealthFront and also influence policies aimed at improving the affairs of the Corporation, including management of the business, division of profits, disposition of shares, and distribution of assets on liquidation.

Article 2 - Shares Subject to Agreement

2.1 The Shareholder seeks to acquire shares of common stock, and % approximate percentage of company ownership, as listed below.

Article 3 - Approval of All Shareholder.

3.1 Any contrary provisions in this Shareholder Agreement, the written consent of all of the Shareholders is required to approve the following actions:

- a. Mergers or consolidations involving the Corporation.
- b. Amendment or repeal of the Articles of Incorporation of the Corporation.
- c. Issuance of shares of any class or other rights relating to the issuance of shares of the Corporation.
- d. Transfer of all, or substantially all, the assets of the Corporation;

1.1 Amendment of this Shareholder Agreement; or voluntary dissolution of the Corporation

3.2 Employment of Shareholders.

Shareholders may be employed as officers of the Corporation, as long as they hold shares of stock of the Corporation, are active in its business, and, in a satisfactory manner, perform their duties and responsibilities as set forth in this Agreement, the Articles of Incorporation and the By-laws of the Corporation. The title, duties, and the other terms of employment, including the annual salary, will be memorialized in a separate document and must be both approved, and only may be subsequently altered, only by the unanimous written consent of the Shareholder.

contained herein, the Parties

Article 4 - Non-competition and Trade Secrets

4.1 Non-competition.

Each Shareholder agrees that as long as he or she is the owner, or in control of, any of the Corporation's shares, the Shareholder will not be employed, concerned, or financially interested, either directly or indirectly, in the same or a similar business as that conducted by the Corporation, or compete with the Corporation.

4.1 Trade Secrets.

The Shareholder acknowledges that the customer lists, trade secrets, processes, methods, and technical information of the Corporation and any other matters designated by the Chairman or by the written consent of all Shareholders are valuable assets. Unless he or she obtains the written consent of each of the other Shareholders, each Shareholder agrees never to disclose to any individual or organization, except in authorized connection with the business of the Corporation, any customer list, or any name on that list, or any trade secret, process, or other matter referred to in this paragraph while the Shareholder holds, or has the control of, any shares of the Corporation, or at any later time.

Article 5 - Distributions of Income and Losses

5.1 Determination of Net Income and Loss.

The net profits or net losses of the Corporation for each fiscal year will be determined on an accrual basis in accordance with generally accepted principles of accounting.

5.2 Retaining Net Income.

The Corporation will retain 14.5% of its net income, plus any additional amount the Shareholders reasonably believe necessary to meet financial needs of the Corporation, including, but not limited to the development or expansion of its business.

5.3 Regular Distributions of Net Income.

Subject to any retained earnings and to the statutory requirements related to corporate distributions, the net income of the Corporation may be distributed quarterly to the Shareholders in proportion to the number of shares of the Corporation owned by them. Such distributions shall be approved by all Shareholders. The Shareholders may choose to not take a distribution, but instead seek the money as a investment in the Corporation.

Article 6 - Dissolution of Corporation

6.1 Unanimous consent required. All Shareholders must consent to voluntary dissolution.

6.2 Procedures for dissolution.

On commencement of dissolution proceedings (either by election of all Shareholders or otherwise), the Corporation will cease to carry on business except as necessary to wind up its business and distribute its assets. The Chairman, or committee appointed by the board of directors, will perform the following acts, as necessary, to wind up the affairs of the Corporation:

- a. Continue the business as necessary for the winding up of the affairs of the Corporation
- b. Carry out contracts and collect, pay, compromise. Sell at public or private sale, exchange, convey, or otherwise dispose of all or any part of the assets of the Corporation for cash in an amount considered reasonable by the board of directors, or Committee.
- c. Make contracts and take any steps in the name of the Corporation that are necessary or convenient in order to wind up the affairs of the Corporation; and/or Employ agents and attorneys to liquidate and wind up the affairs of the Corporation

Article 7 - Transfer of Shares

7.1 Shares Acquired for Investment

Each of the Shareholders acknowledges and represents that he or she has obtained and accepted his or her shares in good faith, for investment and for his or her own account, and not with a view to distribution or resale.

7.2 Restrictions on Transfer.

To accomplish the purposes of this Agreement, any transfer, sale, assignment, or encumbrance of any of the shares of the Corporation, other than according to the terms of this Shareholder Agreement is void.

7.3 Buy-Sell upon Death of Shareholder.

Upon the death of a Shareholder, the Corporation shall purchase, and the deceased Shareholder's estate or successor or successors in interest (the "Deceased Shareholder"), shall sell, all the Corporation's stock presently owned by such Stockholder. This sale will be made within sixty (60) days after the appointment of a legal representative for the Deceased Shareholder's estate.

7.4 Buy-Sell for Other Reasons

A Shareholder may voluntarily sell all the Corporation's stock presently owned by such Shareholder (“Departing Shareholder”). Any and all sales hereunder with respect to the Departing Shareholder shall be made within sixty (60) days after written notice of intent to sell served on the Corporation and the remaining Shareholders.

7.5 Right of First Refusal.

In the event of mandatory or voluntary buy-sell under this Section, the no departing or surviving Shareholder shall have the right of first refusal to purchase all shares that would otherwise be repurchased by the Corporation at the purchase price set forth above. To exercise this right, the non-departing or surviving Shareholders provide written notice to the Corporation no later than ten (10) days prior to the effective date of sale.


Article 10 - Miscellaneous Provisions

10.1 Necessary Acts. All parties to this Shareholder Agreement will perform any acts, including executing any documents, that may be reasonably necessary to fully carry out the provisions and intent of this Agreement

(Client’s Signature)

(Client’s Name),

Date



Rachel Denver
Dividend and Shares
Fidelity Trading

REFERRAL AGREEMENT

This Referral Agreement (the “**Agreement**”) is entered into (The “**Effective Date**”), by and between WealthFront, with an address of Redwood City California, United States (the “**Company**”) and with an address of , (the “**Affiliate**”), collectively “**the Parties.**”

1. Purpose.

Company is in the business of Financial Investments. Company is desirous of gaining additional clients/customers for this purpose seek to employ the services of the affiliate. The Affiliate is in a position to refer potential clients/customers to Company.

2. Referral Arrangement.

Upon the Effective Date of this Agreement, Affiliate may, from time to time, refer potential clients/customers to Company. Company will pay Affiliate a fee for these referrals.

3. Compensation.

Company shall pay Affiliate three (3) percent for each successful referral with investment capital of 500 to 9,500 dollars, five (5) percent from 10,000 to 49,999 dollars and Seven (7) percent from 50,000 dollars and above

4. Confidentiality.

During the course of this Agreement, it may be necessary for Company to share proprietary information, including trade secrets, industry knowledge, and other confidential information, to Affiliate in order for Affiliate to seek out potential referrals.

Affiliate will not share any of this proprietary information at any time. Affiliate also will not use any of this proprietary information for his/her personal benefit at any time. This section remains in full force and effect even after termination of the Agreement by its natural termination or the early termination by either part

1. Termination.

This Agreement may be terminated at any time by either Party upon fourteen (14) days written notice to Company shall pay Affiliate all compensation due and owing for referrals made prior to the date of termination, but not yet paid.

2. Representations and Warranties.

Both Parties represent that they are fully authorized to enter into this Agreement. The performance and obligations of either Party will not violate or infringe upon the rights of any third-party or violate any other agreement between the Parties, individually, and any other person, organization, or business or any law or governmental regulation.

3. Indemnity.

The Parties each agree to indemnify and hold harmless the other Party, its respective affiliates, officers, agents, employees, and permitted successors and assigns against any and all claims, losses, damages, liabilities, penalties, punitive damages, expenses, reasonable legal fees and costs of any kind or amount whatsoever, which result from the negligence of or breach of this Agreement by the indemnifying party, its respective successors and assigns that occurs in connection with this Agreement. This section remains in full force and effect even after termination of the Agreement by its stipulated due date for termination or the early termination by either party.

4. Limitation of Liability.

UNDER NO CIRCUMSTANCES SHALL EITHER PARTY BE LIABLE TO THE OTHER PARTY OR ANY THIRD PARTY FOR ANY DAMAGES RESULTING FROM ANY PART OF THIS AGREEMENT SUCH AS, BUT NOT LIMITED TO, LOSS OF REVENUE OR ANTICIPATED PROFIT OR LOST BUSINESS, COSTS OF DELAY OR FAILURE OF DELIVERY, WHICH ARE NOT RELATED TO OR THE DIRECT RESULT OF A PARTY'S NEGLIGENCE OR BREACH.

5. Disclaimer of Warranties.

Affiliate shall refer potential clients/customers as requested by Company.

AFFILIATE DOES NOT REPRESENT OR WARRANT THAT SUCH REFERRALS WILL CREATE ANY ADDITIONAL PROFITS, SALES, EXPOSURE, BRAND RECOGNITION, OR THE LIKE.

AFFILIATE HAS NO RESPONSIBILITY TO COMPANY IF THE REFERRALS DO NOT LEAD TO COMPANY'S DESIRED RESULT(S).

1. Severability.

In the event any provision of this Agreement is deemed invalid or unenforceable, in whole or in part, that part shall be severed from the remainder of the Agreement and all other provisions should continue in full force and effect as valid and enforceable.

2. Waiver.

The failure by either party to exercise any right, power or privilege under the terms of this Agreement will not be construed as a waiver of any subsequent or further exercise of that right, power or privilege or the exercise of any other right, power or privilege.

3. Legal Fees.

In the event of a dispute resulting in legal action, the successful party will be entitled to its legal fees, including, but not limited to its attorneys' fees.

4. Legal and Binding Agreement.

This Agreement is legal and binding between the Parties as stated above. This Agreement may be entered into and is legal and binding both in the Romania and throughout Europe. The Parties each represent that they have the authority to enter into this Agreement.

5. Governing Law and Jurisdiction.

The Parties agree that this Agreement shall be governed by the State and/or Country in which both Parties do business. In the event that the Parties do business in different States and/or Countries, this Agreement shall be governed by the federal and state law of the United State of America and the state of California.

6. Entire Agreement.

The Parties acknowledge and agree that this Agreement represents the entire agreement between the Parties. In the event that the Parties desire to change, add, or otherwise modify any terms, they shall do so in writing to be signed by both parties.

The Parties agree to the terms and conditions set forth above as demonstrated by their signatures as follows:

WealthFront

Signed:

A handwritten signature in blue ink, appearing to read "Dan Carroll", written over a horizontal line.

Dan Carroll

Head of Investment, WealthFront

“AFFILIATE”

Signed: _____

(Name)

Date: _____