

## ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

Under the federal ESIGN Act (15 U.S. Code § 7001) and related state laws, with Your consent, we can deliver this Required Information to You electronically and can use electronic signatures in connection with Your transactions with Knox Holdings ("Knox"). This Electronic Record and Signatures Disclosure (the "ERSD") relates to Your use of Knox Frictionless Ownership Platform ("KFOP"). Please read the terms of this ERSD prior to giving consent, and please maintain a copy of this ERSD for Your records.

1. *Electronic Signature Agreement.* By selecting the "I Accept" button, You are signing this ERSD electronically. You agree Your electronic signature is the legal equivalent of your manual signature on this ERSD. By selecting "I Accept" You consent to be legally bound by this ERSD's terms and conditions. You further agree that Your use of a key pad, mouse or other device to select an item, button, icon or similar act/action, or to otherwise provide Knox or in accessing or making any transaction regarding any agreement, acknowledgement, consent terms, disclosures required by law and other information about your legal rights and duties or conditions constitutes Your signature (hereafter referred to as "E-Signature"), acceptance and agreement as if actually signed by You in writing. You also agree that no certification authority or other third party verification is necessary to validate Your E-Signature and that the lack of such certification or third party verification will not in any way affect the enforceability of Your E-Signature or any resulting contract between you and Knox. You also represent that you are authorized to enter into this ERSD for all persons who own or are authorized to access any of Your accounts and that such persons will be bound by the terms of this ERSD. You further agree that each use of your E-Signature in obtaining KFOP service constitutes your agreement to be bound by the terms and conditions of the KFOP.
2. *Consent to Electronic Delivery.* By executing this ERSD, You are agreeing: (a) to the presentation of electronic documents, agreements, and disclosures, (b) that such documents are binding contracts, and (c) that You will accept and execute the applicable documents electronically. You acknowledge that all disclosures required by applicable law are being provided to You and may be provided electronically. You may also access and review electronic copies of all electronic documents on our website.

You further agree as follows:

- a. Your execution of this ERSD signifies Your intent to enter into a binding legal agreement, and that Your consent to conduct business electronically applies to all documents that Knox Holdings will provide to You or agreements that You will execute with Knox Holdings.
- b. All documents, including any modifications to such documents, signed using electronic means are as valid and enforceable as if You executed a paper copy using a "wet ink" handwritten signature.

- c. The authoritative copy of the electronically executed documents (the “Authoritative Copy”) shall be the electronic copy that resides in Knox Holding’s document management system or that of its agents. If a paper version of the Authoritative Copy is created, then both the electronic version and paper version shall be considered originals and shall both be an Authoritative Copy.
  - d. You have any necessary hardware, software or other technology to receive and review any Communications sent electronically, including Internet access, a valid e-mail address, and a printer or other device to download and save any information you wish to retain.
3. Paper version of Electronic Communications. You may print a copy of any Required Information from Your computer or emails. If You consent to receive the Required Information electronically, You can also request a paper copy of the Required Information by contacting us at [operations@knoxfinancial.com](mailto:operations@knoxfinancial.com) or 31 Milk Street, PO Box 960969, Boston MA 02196. We will not charge You any fees for providing a paper copy of the Required Information. Your consent does not mean that Knox must provide the Required Information electronically—only that it may do so. We may, at our option, deliver Required Information on paper if we choose to do so. We may also require that certain communications from You be delivered to us, on paper, at a specified address.

If You consent to receive the Required Information electronically, we will contact You at the email address You have provided to us. If You change Your email address, You must provide us with Your new email address either by logging into Your account and updating Your email address or by contacting us by email at [operations@knoxfinancial.com](mailto:operations@knoxfinancial.com).

4. Revocation of electronic delivery. You have the right to withdraw your consent to receive/obtain communications via KFOP at any time. If You wish to withdraw Your consent, please contact us at [operations@knoxfinancial.com](mailto:operations@knoxfinancial.com).
5. Controlling Agreement. This ERSD supplements and modifies other agreements that you may have with Knox to the extent that this ERSD and another agreement contain conflicting provisions, the provisions in this ERSD will control (with the exception of provisions in another agreement for an electronic service which provisions specify the necessary hardware, software and operating system, in which such other provision controls). All other obligations of the parties remain subject to the terms and conditions of any other agreement.