

Agreement to Allow Advisor to Invest My Account in Interactive Advisors Portfolios

I, _____ [INSERT CLIENT NAME], am entering into this Agreement so that my Advisor, _____ [INSERT ADVISORY FIRM NAME], can invest some or all of the funds held in my Interactive Brokers LLC account in a Portfolio managed by Covestor Limited, an SEC-registered investment advisor, doing business as Interactive Advisors and an affiliate of Interactive Brokers LLC.

I agree to the following in consideration of this request, and I will not sign this document if I do not agree to all of these provisions.

1. I authorize my Advisor to open an account with Interactive Advisors on my behalf, sign and acknowledge all required account opening documents (including, but not limited to the Investment Management Agreement), provide all required consents, and receive on my behalf all disclosures that Interactive Advisors makes to its clients (including, but not limited to, the Form ADV Part 2 Informational Brochure). I specifically consent to any agency cross transactions between my account and the accounts of other Interactive Brokers LLC brokerage clients, as explained in the Interactive Advisors Investment Management Agreement. I understand and acknowledge that Interactive Advisors will fulfill its obligation to deliver its disclosures or any other information regarding my account by providing these documents to my Advisor, who has agreed to provide them to me.
2. I acknowledge that all applicable agreements, disclosures, documents, and consents that my Advisor may sign, provide or acknowledge on my behalf are available for my review on the Interactive Advisors website (at: <https://interactiveadvisors.com/forms-and-agreements>) or may be obtained by contacting either my Advisor or Interactive Advisors.¹ I understand and acknowledge that these documents obtain authorization for and disclose, among other things, the terms and conditions of investments through Interactive Advisors and the risks and conflicts of investing in an Interactive Advisors Portfolio.
3. If my Account is part of a Plan (i.e., a pension or other employee benefit plan subject to the prohibited transaction and fiduciary responsibility rules of Part 4 of Title 1 of ERISA or the

¹ Among others, these documents include Interactive Advisors': (a) Account Opening Agreements and Disclosures (Investment Management Agreement, Authorization for Transactions in Retirement Accounts, and Privacy Policy) (b) Form ADV Part 2A Informational Brochure; (c) Notice of Termination of Authorization for Transactions in Retirement Accounts; (d) Risk Score Questionnaire; (e) Risk Disclosures for Smart Beta Portfolios, Asset Allocation Portfolios, Index Tracking Portfolios, WisdomTree ETF Portfolios, SSGA Tactical AA Portfolios, and Legg Mason Model ETF Portfolios; (f) Performance Drift Disclosures; (g) Legal Disclosures; (h) Cookie Policy, and (i) AML Policy.

prohibited transaction rules of Section 4975 of the Internal Revenue Code), I acknowledge that my Advisor is a “fiduciary” for my account within the meaning of Section 3(21) of the Employee Retirement Income Security Act of 1974 and Section 4975(e)(3) of the Internal Revenue Code of 1986. I hereby authorize my Advisor to sign the “Authorization for Transactions in Retirement Accounts” on my behalf and I consent to Interactive Advisors providing the annual “Notice of Termination of Authorization for Transactions in Retirement Accounts” to my Advisor who will be responsible for providing it to me. I will immediately inform Interactive Advisors directly or through my Advisor if I elect to terminate this authorization.

4. I authorize my Advisor to access my Interactive Advisors account and make all investment decisions in my account, including determining which Portfolios I will be invested in and the amounts of each of those investments. I understand that, like any other investment, Interactive Advisors Portfolios are risky and I may lose some or all of the funds I invest in them. I authorize my Advisor to specify any investment restrictions to Interactive Advisors on my behalf.
5. I authorize my Advisor to provide information about my financial situation, investment objectives, and risk appetite and tolerance to Interactive Advisors to facilitate my investment in Portfolios, and I understand that Interactive Advisors will use my Advisor’s responses and knowledge of my investment profile to determine which Portfolios my Advisor may invest in on my behalf. I acknowledge that Interactive Advisors has no obligation to verify or confirm any of the information provided by my Advisor on my behalf.
6. I agree to pay Interactive Advisors advisory fees applicable to the Portfolios that Advisor invests in on my behalf. I understand that these fees will be separate from and in addition to any fees that I have agreed to pay my Advisor. Interactive Advisors’ advisory fees shall be computed and payable in accordance with the terms of the Investment Management Agreement (in the Account Opening Agreements and Disclosures link available at <https://interactiveadvisors.com/forms-and-agreements>).
7. I understand that I must notify Interactive Advisors immediately in writing if I want to revoke this Agreement or if any of my representations and warranties in this Agreement become inaccurate.
8. The terms and conditions of this Agreement are in addition to the provisions of certain other agreements and authorizations I signed at Interactive Brokers LLC, including but not limited to the Interactive Brokers LLC Customer Agreement and the Discretionary Trading Authorization Agreement for Advisor and Request to Send Trade Confirmations and Account Statements to my Advisor. I further understand that my Advisor also signed certain agreements at Interactive Brokers LLC and with Interactive Advisors, including the Agreement for Advisors Providing Services to Interactive Brokers Customers, and a Sub-Advisory Agreement with Interactive Advisors.

By executing this Agreement, the signatory acknowledges and accepts its respective rights, duties and responsibilities hereunder. This Agreement shall be deemed signed and acknowledged by Interactive Advisors on the date and at the time the signatory executes it.