

Cornerstone Advisory Contract Amendment

Effective November 7, 2018, the sections labeled “new” below replace sections 2a and 12, respectively, of your existing advisory contract. For your reference, the previous language is provided underneath the new language.

NEW 2a. C.A. LLC’s annual fee for investment management services provided under this Agreement shall be a percentage (%) of the market value of the Assets under management in accordance with the fee schedule annexed hereto and made a part hereof as Exhibit “A”. This annual fee shall be prorated and paid quarterly, in advance, based upon the market value of the Assets at the close of the previous quarter. For the avoidance of doubt, the annual fee shall be prorated and applied to each deposit made in the account during the quarter. The fee will be reduced pro rata for each withdrawal from the account during the quarter. Fee adjustments for deposits and withdrawals, when applicable, will be made after the quarter in which the deposit or withdrawal occurred, as necessary, and will generally be included on the following quarter’s billing statement. No increase in the annual fee shall be effective without prior written notification to the Client.

PREVIOUS 2a. C.A. LLC’s annual fee for investment management services provided under this Agreement shall be a percentage (%) of the market value of the Assets under management in accordance with the fee schedule annexed hereto and made a part hereof as Exhibit “A”. This annual fee shall be prorated and paid quarterly, in advance, based upon the market value of the Assets at the close of the previous quarter. No increase in the annual fee shall be effective without prior written notification to the Client.

NEW 12. This Agreement may not be assigned (within the meaning of the Advisers Act) by the Client or C.A. LLC without the prior written consent of the other party. The Client acknowledges and agrees that transactions that do not result in a change of actual control or management of C.A. LLC shall not be considered an assignment pursuant to Rule 202(a)(1)-1 under the Investment Advisers Act of 1940.

PREVIOUS 12. This Agreement may be assigned (within the meaning of the Advisers Act) by the Client or C.A. LLC without the prior written consent of the other party. The Client acknowledges and agrees that transactions that do not result in a change of actual control or management of C.A. LLC shall not be considered an assignment pursuant to Rule 202(a)(1)-1 under the Investment Advisers Act of 1940.

