

Investing Disclosures

Non-Solicitation

This material should not be construed as an offer to sell or the solicitation of an offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal.

Prospectus Offering

Read the fund's prospectus and summary prospectus (if available) carefully before investing. It contains the fund's investment objectives, risks, charges, expenses and other information, which should be considered carefully before investing. Obtain a prospectus and summary prospectus (if available) by contacting us at support@wealthbase.ltd

General Disclosures

Performance displayed represents past performance, which is no guarantee of future results. Investment returns and principal value will fluctuate so that when shares are redeemed, they may be worth more or less than original cost. Current performance may be lower or higher than the performance data quoted. For up-to-date fund performance, including performance current to the most recent month-end, please visit our web site at www.wealthbase.ltd.

ETFs are subject to third-party transaction fees/commissions. Net asset value (NAV) is calculated by subtracting total liabilities from total assets, then dividing by the number of shares outstanding. Market close is the last price at which shares are traded. Fund shares may trade at, above or below NAV. For additional information, please see the fund's prospectus.

WealthBase Limited ('WealthBase ') may amend your dollar based sale to a share based order in our aggregation process.

Asset Allocation/Diversification Disclosure

Asset Allocation/Diversification does not ensure a profit and may not protect against loss in declining markets. Investors should refer to the individual ETF prospectus for a more detailed discussion of the specific risks and considerations for an individual ETF.

ETF Risk Disclosures

General Risks

Exchange Traded Funds (ETFs) are subject to market risk, including the possible loss of principal. The value of the portfolio will fluctuate with the value of the underlying securities. ETFs trade like a stock, and there will be brokerage commissions associated with buying and selling exchange traded funds unless trading occurs in a fee-based account. ETFs may trade for less than their net asset value.

Bond Risks

ETFs may have underlying investment strategy risks similar to investing in commodities, bonds, real estate, international markets or currencies, emerging growth companies, or specific sectors. When investing in bonds, it is important to note that as interest rates rise, bond prices will fall. Due to their narrow focus, sector-based investments typically exhibit greater volatility.

Downgrade Risk

The chance that bonds will have their credit ratings reduced, which could reduce the future income expectation of the bond. Specifically, companies issuing high-yield bonds are generally not as financially strong as companies rated investment grade.

Default Risk

The chance that a bond issuer will fail to make its scheduled interest or principal payments.

Credit Spread Risk

The chance that the market value of a bond will decline and/or the price performance of a bond will be worse than that of other bonds. An example would be the yield premium between Treasury bonds and non-Treasury bonds where the spread can increase with the Treasury bond price going up and the market price of the non-Treasury bond declining.

Small Cap Risks

You should read the information about the significant risks of this ETF before making an investment decision. In addition to the usual market risk, Small Cap ETFs will be exposed to securities of smaller capitalization companies. Smaller capitalization companies may, from time to time, and especially in falling markets, become less liquid and experience short-term price volatility. They may also be less financially secure than larger, more established companies and depend on a small number of key personnel, which increases the risk of

the company's failure if a product fails, management changes or if there are other adverse developments.

Sector and International Risks

There are special considerations associated with international investing, including the risk of currency fluctuations and political and economic events.

Investing in emerging markets may involve greater risk and volatility than investing in more developed countries. When investing in real estate companies, property values can fall due to environmental, economic, or other reasons, and changes in interest rates can negatively impact the performance

Market Risk

Market risk (also known as systematic risk) generally affects most or all securities in the marketplace, which means that this risk cannot be fully diversified away. Some common factors that broadly affect securities are changes in interest rates, inflation, currency exchange rates, and the political and economic environment. In the short term, security prices can fluctuate dramatically in response to these developments. Different companies and different asset classes (such as cash, bonds, and equities) can react differently to these developments. The worst effects of market risk can be avoided by investing across asset classes that tend to perform differently under the same market and economic factors and investing over a long-time horizon.

Inflation Risk

The risk that the value of an account, including interest, does not keep pace with inflation, thus reducing purchasing power.

Historical Performance

The historical performance data for individual securities quoted on the WealthBase platform represents past performance, does not guarantee future results, is provided "as is" and solely for information purposes, is not advice or for trading purposes, may be subject to pricing delays, should not be used for tax reporting, may not reflect actual future performance, and is gross of WealthBase fees. Prices may vary due to network availability, market volatility, and other factors. Investment return and principal value of an investment will fluctuate so that an investor's shares, when sold or redeemed, may be worth more or less than the original cost. Current performance may be lower or higher than the performance quoted. There is a potential for loss as well as gain that is not reflected in the information portrayed. The performance

results shown do not represent the results of actual trading executed using client assets. Investors on WealthBase may experience different results from the results shown. The choices made by WealthBase to display certain investments and time horizons have a direct effect on investment performance, and different choices would result in different historical performance results. Not all investments on the WealthBase platform are available to all clients.

Holdings Data

For up-to-date fund(ETF) holdings data, please visit the funds webpage.

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Portfolio Data

Performance data is subject to pricing delays, provided for information purposes only, should not be used for tax reporting, and is not an indicator of future performance. Prices are subject to delay and may vary due to network availability, market volatility, and other factors. Cash includes other balances that may not be payable upon demand such as proceeds from unsettled trades and/or from deposits or withdrawals that have not cleared.

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