

APPENDIX - INVESTMENT MANAGEMENT SERVICES

INVESTMENT MANAGEMENT - SCHEDULE A

The fee is based on a percentage of assets under management and is negotiable. The annualized fees for investment management services are based on the following fee schedule:

Assets Under Management	Annual Advisory Fee
First \$500,000	1.25%
Next \$1,000,000	0.75%
Next \$1,500,000	0.65%
Above \$3,000,000	0.50%

The annual advisory fee is paid quarterly in advance based on the value of Client's account(s) as of the last day of the billing period. The advisory fee is a blended tier. For example, for assets under management of \$1,000,000, a Client would pay 1.25% on the first \$500,000 and 0.75% on the remaining balance. The formula for the quarterly fee is determined by the following calculation: $((\$500,000 \times 1.25\%) + (\$500,000 \times 0.75\%)) \div 4 = \$2,500$.

In determining the advisory fee, BBFPI may allow accounts of members of the same household to be aggregated. BBFPI relies on the valuation as provided by Client's custodian in determining assets under management. Our advisory fee is prorated for any partial billing periods occurring during the engagement, including the initial and terminating billing periods.

If BBFPI utilizes an Outside Manager, the above fee schedule includes the Outside Manager's fee; clients will not pay an additional fee when an Outside Manager is used. The amount remitted to the Outside Manager will depend on the subadvisor selected via the Orion Platform, with fees ranging between 0.15% and 0.45% of the client's assets under management. The Outside Manager fee is not in addition to BBFPI's stated advisory fee—it is included as a portion of the total fee paid by the Client. Outside Managers are selected using objective criteria such as performance, risk-adjusted returns, cost, consistency, and manager tenure.

To mitigate potential conflicts of interest—such as an incentive to select lower-cost managers—BBFPI follows a structured due diligence process. This includes: (1) initial screening based on third-party research and platform analytics; (2) evaluation of the manager's investment philosophy, historical performance, and risk metrics; (3) review of fees relative to comparable strategies; and (4) periodic reassessment of each manager's performance and continued alignment with client needs. This process ensures that recommendations are based on the client's best interest, not on compensation considerations.

All Outside Manager relationships, fees, and the rationale for selection are clearly disclosed and reviewed with clients prior to implementation, reinforcing our commitment to transparency and fiduciary responsibility.