Last Updated: November 05, 2024

ZOE FINANCIAL

Model Marketplace Fee Schedule

Zoe Financial Inc.

This Model Marketplace Fee Schedule (the “Fee Schedule”) to the Administrative Services and TAMP Agreement (the “Agreement”) between Zoe and Advisory Firm, as identified in the Agreement. Unless otherwise defined herein, all capitalized terms used herein shall have the meanings given to them in the Agreement. This Fee Schedule sets forth the current Model Portfolios made available through the Platform and each model within the group or series of Model Portfolio (each a “Series Model”), along with their respective Model Marketplace Fee. The Model Marketplace Fee for assets in Client Accounts using a Model Portfolio shall be calculated and assessed in accordance with Appendix A of the Agreement.

Provider	Series Name	Series Models	Annual Fee
BlackRock	Target Allocation ETF	Target Allocation ETF 0/100 Target Allocation ETF 10/90 Target Allocation ETF 20/80 Target Allocation ETF 30/70 Target Allocation ETF 40/60 Target Allocation ETF 50/50 Target Allocation ETF 60/40 Target Allocation ETF 70/30 Target Allocation ETF 80/20 Target Allocation ETF 90/10 Target Allocation ETF 100/0	0 bps
BlackRock	Target Allocation Tax Aware - ETF	Target Allocation Tax-Aware ETF 0/100 Target Allocation Tax-Aware ETF 10/90 Target Allocation Tax-Aware ETF 20/80 Target Allocation Tax-Aware ETF 30/70 Target Allocation Tax-Aware ETF 40/60 Target Allocation Tax-Aware ETF 50/50 Target Allocation Tax-Aware ETF 60/40 Target Allocation Tax-Aware ETF 70/30 Target Allocation Tax-Aware ETF 80/20 Target Allocation Tax-Aware ETF 90/10 Target Allocation Tax Aware ETF 100/0	0 bps
BlackRock	Target Allocation ESG ETF	Target Allocation ESG ETF 0/100 Target Allocation ESG ETF 10/90 Target Allocation ESG ETF 20/80 Target Allocation ESG ETF 30/70 Target Allocation ESG ETF 40/60 Target Allocation ESG ETF 50/50 Target Allocation ESG ETF 60/40 Target Allocation ESG ETF 70/30 Target Allocation ESG ETF 80/20 Target Allocation ESG ETF 90/10 Target Allocation ESG ETF 100/0	0 bps

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Provider	Series Name	Series Models	Annual Fee
BlackRock	Global Allocation Selects Tax-Aware	Global Allocation Selects Tax-Aware 0/100 Global Allocation Selects Tax-Aware 10/90 Global Allocation Selects Tax-Aware 20/80 Global Allocation Selects Tax-Aware 30/70 Global Allocation Selects Tax-Aware 40/60 Global Allocation Selects Tax-Aware 50/50 Global Allocation Selects Tax-Aware 60/40 Global Allocation Selects Tax-Aware 70/30 Global Allocation Selects Tax-Aware 80/20 Global Allocation Selects Tax-Aware 90/10 Global Allocation Selects Tax-Aware 100/0	0 bps
BlackRock	Global Allocation Selects	Global Allocation Selects 0/100 Global Allocation Selects 10/90 Global Allocation Selects 20/80 Global Allocation Selects 30/70 Global Allocation Selects 40/60 Global Allocation Selects 50/50 Global Allocation Selects 60/40 Global Allocation Selects 70/30 Global Allocation Selects 80/20 Global Allocation Selects 90/10 Global Allocation Selects 100/0	0 bps
State Street	State Street Global Advisors ETF Strategic Asset Allocation	State Street Global Advisors ETF Strategic Asset Allocation - Conservative State Street Global Advisors ETF Strategic Asset Allocation - Moderate Conservative State Street Global Advisors ETF Strategic Asset Allocation - Moderate State Street Global Advisors ETF Strategic Asset Allocation - Moderate Growth State Street Global Advisors ETF Strategic Asset Allocation - Growth State Street Global Advisors ETF Strategic Asset Allocation - Maximum Growth	0 bps
Vanguard	Vanguard CRSP	Vanguard CRSP 100% Fixed Income Portfolio Vanguard CRSP 10% Equity/90% Fixed Income Portfolio Vanguard CRSP 20% Equity/80% Fixed Income Portfolio Vanguard CRSP 30% Equity/70% Fixed Income Portfolio Vanguard CRSP 40% Equity/60% Fixed Income Portfolio Vanguard CRSP 50% Equity/50% Fixed Income Portfolio Vanguard CRSP 60% Equity/40% Fixed Income Portfolio Vanguard CRSP 70% Equity/30% Fixed Income Portfolio Vanguard CRSP 80% Equity/20% Fixed Income Portfolio Vanguard CRSP 90% Equity/10% Fixed Income Portfolio Vanguard CRSP 100% Equity Portfolio	0 bps

Provider	Series Name	Series Models	Annual Fee
Smartleaf	Direct Indexing	Smartleaf Large Cap Model 70 Smartleaf Large Cap Model 150 Smartleaf Large Cap Model 300 Smartleaf Large Cap Growth Model 150 Smartleaf Large Cap Value Model 150 Smartleaf Mid Cap Model 125 Smartleaf Mid Cap Growth Model 150 Smartleaf Mid Cap Value Model 150 Smartleaf SMID Cap Model 200 Smartleaf All Cap Model 200 Smartleaf International ADR Model 200 Smartleaf Large Cap Income Model	20 bps
		Smartleaf Russell 1000 Core Model Smartleaf Russell 2000 Core Model Smartleaf Russell 3000 Core Model	25 bps
		Smartleaf Mid Cap Catholic Model 150 Smartleaf Large Cap Catholic Values Model 150	20 bps

As set forth in the Agreement, Zoe is not recommending any Model Portfolio made available through the Platform for use by Advisory Firm generally, or for any Client of Advisory Firm specifically. The selection of such Model Portfolios for Clients is the sole and exclusive responsibility of Advisory Firm. Advisory Firm has the sole responsibility for maintaining ongoing contact with each Client to obtain current information regarding such Client's financial situation, investment objectives, risk tolerance and other characteristics to determine whether the Program and the selected investment strategies in which such Client's Accounts are invested (including any investment in a Model Portfolio made available through the Platform, as set forth above) remain suitable for such Client, and Advisory Firm shall have sole responsibility for communicating any changes thereto. Advisory Firm shall further have responsibility for periodically, no less frequently than annually, reviewing each Client's Accounts with such Client to determine if there have been any changes in such Client's financial situation, investment objectives, risk tolerance and other characteristics and to determine whether such Client wishes to impose any reasonable restrictions on the management of such Client's Client Account or reasonably modify any existing restrictions imposed on the management of such Client's Accounts.

All Series Models within a Series are subject to the same Model Marketplace fee, as indicated.

The Model Marketplace Fee is assessed directly to Client Accounts for which Advisory Firm utilizes a Model Portfolio. Refer to Appendix A of the Agreement for additional information.

In addition to the Model Marketplace Fee, Zoe will assess additional fees, as set forth in Appendix A of the Agreement. Certain of these fees (i.e., the Sub-Advisory Fee, if applicable) are charged to Client Accounts. Refer to Appendix A of the Agreement for additional information.

Any allocation to a Model Portfolio within a Custom Portfolio will incur the applicable Model Marketplace Fee. The Model Marketplace Fee with respect to assets managed in a Custom Portfolio allocated to a Model Portfolio within a Client Account will be determined based on the allocation to Model Portfolio as a percentage of the Custom Portfolio as of the end of the quarter.