

Effective: March 25, 2025

Carry's 2025 Give \$100, Earn \$100 Customer Referral Program Terms and Conditions

The Vibes Company Inc. and its affiliates, Carry Advisors LLC and Global Carry LLC (altogether referred to as "Carry"), jointly offer this 2025 Give \$100, Earn \$100 customer referral program. This program is subject to the following terms and conditions.

Eligibility

This 2025 Give \$100, Earn \$100 customer referral program is only valid for the following individuals:

- **New customers** of Carry who have never previously had a Carry membership, purchase an annual Basic or Pro membership, and are Carry customers in good standing ("Eligible New Customer").
- **Existing qualifying customers** of Carry (based on SSN) who successfully refer an Eligible New Customer. Referrers who are already Carry customers in good standing will become eligible when they share their Carry-provided referral code with a personal friend who is an Eligible New Customer.

Anyone who doesn't meet the conditions in the above paragraphs isn't eligible for this offer. Carry may decline requests to enroll in the offer without notice and at its sole discretion.

Offer

To qualify for the \$100 bonus, you must be an existing qualifying customer of Carry and provide your referral code to an Eligible New Customer. The Eligible New Customer must use your referral code and successfully purchase an annual Carry Basic or Pro membership (minimum \$199 purchase) and maintain the account for ninety (90) days. After the ninety (90) days qualification period, you will receive a \$100 bonus deposited into the bank account of your choice within 60 days.

You can access your referral code inside the Carry platform and share it with your friends via email or text message. You represent that you have the necessary consent from any individual you contact to send them any text or email relating to this program.

When sharing your referral code, you must disclose that you will receive compensation if the

recipient opens and funds an account using your code. When sharing your referral code, you must disclose that you will receive compensation if the recipient opens and funds an account using your code.

Limitations

Every qualifying Carry customer is limited to receive no more than \$1,000 value in cumulative referral Program Bonuses in a rolling 12-month period. These limitations include qualifying referrals from all Carry referral programs offered previously and in the future. This program is offered until December 31, 2025 and is subject to early termination or changes at Carry's sole discretion.

Program Bonus

If Carry determines that an Eligible New Customer uses your referral code to purchase an annual Basic or Pro membership on Carry and the maintains the account for the minimum (90) days, we will deposit \$100 in cash (the "Program Bonus") into the bank account of your choice within 60 days. The Carry membership must be successfully purchased by 11:59pm ET on December 31, 2025.

Referrer Representations and Warranties

By participating in this referral program, the referrer represents and warrants that neither the referrer nor any affiliate of the referrer has been subject to any "Disqualifying Event" or "Disqualifying Commission Action" as defined under the SEC Marketing Rule §275.206(4)-1 of the Investment Advisers Act of 1940.

In the event that the referrer becomes subject to any Disqualifying Event or Disqualifying Commission Action, the referrer agrees to immediately notify Carry at support@carry.com. Such notification must be made within five (5) business days of the referrer's knowledge of the occurrence or any change in status relating to a Disqualifying Event or Disqualifying Commission Action.

Taxes

Taxes related to this offer, if any, are solely your responsibility. Consult with your tax advisor about the appropriate tax treatment for this offer and any tax implications associated with the receipt of a cash reward before enrolling. Carry is not responsible for providing tax forms related to this program.

Text Usage

Your wireless carrier's standard messaging rates apply to your program referral text messages.

Please contact your wireless carrier for information about your messaging plan. Your carrier may impose message or charge limitations on your account that are outside of our control. All charges are billed by and payable to your wireless carrier.

Program Restrictions

This program is not transferable, saleable, or valid in conjunction with certain other offers, and is available to U.S. residents who are 18 years or older only. Participation in the program does not constitute a solicitation of a security or a recommendation to buy, sell, or hold any given security or engage in any investment strategy. This is not an offer or solicitation in any jurisdiction where we are not authorized to do business. The offer is only available for personal use, and may not be used for commercial purposes. It's important to note that a Carry membership does not necessarily require opening an investment account or becoming a client of Carry Advisors LLC or Global Carry LLC.

Personal Relationship Requirement

Each person referred should be someone you have a direct, personal relationship with, such as family members, friends, or colleagues with whom you have regular personal interactions. You may not distribute a Referral Link or otherwise solicit anyone through mass email, any form of commercial advertising or other similar means.

Furthermore, Carry reserves the right to seek reimbursement from any customer (including by deduction from their investment account) of amounts paid as Referral Bonuses to customers solicited via mass solicitation. Please note that in certain circumstances the deduction of such amounts from your account may result in a negative balance.

Prohibited Activities

You must comply with all applicable laws and regulations in soliciting referrals. Eligible referrers may not:

- Purchase internet search terms or publicly advertise Carry's products, services, or name in any fashion
- Distribute a program link through unsolicited commercial email or "spam"
- Create content which impersonates or implies an affiliation with or endorsement by Carry or any Carry subsidiary
- Make false or misleading statements about Carry's services, performance, or capabilities
- Post referral links on public forums, review sites, or classifieds
- Violate any terms or conditions imposed by Carry

Any actions which violate these terms or that Carry determines in its sole discretion to be fraudulent in nature, are prohibited and will be grounds for immediate termination from this Referral Program. We will not honor referral payments for referrals which are generated using

any of the foregoing means.

Content Restrictions

Carry reserves the right to decline to grant or rescind a cash reward if Carry determines in its sole discretion that there are images or speech in connection with the Carry customer's referral link that are inaccurate, misleading, offensive, or violates community standards; or infringes on Carry's intellectual property rights, constitutes a domain name, creates the potential for confusion as to whether the page or content in question is Carry's, or is otherwise improper.

Risk Disclosures

Investing involves risk, including the risk of loss. While Carry Advisors internet-based advisory services are designed to assist clients in achieving customer defined financial goals, asset allocations and diversification do not guarantee a profit or protect against a loss, and past performance is no guarantee of future results. Carry Advisors does not provide tax advice. For more details, see our [Form CRS](#), [Form ADV Part 2](#) and other disclosures on our website. We make no assurance that the investment process will consistently lead to successful investing. Before you invest, you should carefully review and consider your investment objectives as well as the risks, charges, and expenses of the underlying securities.

Brokerage services provided through DriveWealth LLC, Member SIPC, a registered broker dealer, advisory services provided through Carry Advisors LLC, an SEC registered investment advisor.

Program FAQs

How do I earn a \$100 bonus?

You can earn a \$100 bonus for every person you refer to Carry that purchases an annual Basic or Pro Membership and maintains the account for 90 days. There is a limit of \$1,000 in bonus amount per qualifying customer per 12-month rolling period.

When will I receive my \$100 bonus?

You'll receive your \$100 bonus as cash deposited into the bank account of your choosing. Your deposit will be made within 60 days after the end of the 90-day qualification period. The qualification period begins when your referee, who must be a new customer, uses your referral code, successfully purchases a qualifying Carry membership and maintains that account for ninety (90) days.

What will my referee earn?

Your referee will receive an instant \$100 discount off of their selected annual Carry Basic or Pro membership for the first year of membership.

What must I disclose when referring someone?

When referring someone, you must disclose that you will receive compensation if they open and fund an account using your referral code. You should also make it clear that you have a personal relationship with the person you're referring and that you're not making any guarantees about investment performance.

Who is considered a "personal relationship"?

A personal relationship includes family members, friends, and colleagues with whom you have regular personal interactions. It does not include strangers, individuals you only know through online forums or social media, or people with whom you don't have direct, established contact.

Does a Carry membership require investment services?

No. A Carry membership does not necessarily require opening an investment account or becoming a client of Carry Advisors LLC or Global Carry LLC.