

**ADDENDUM TO CUSTOMER ACCOUNT AGREEMENT  
(YOUR CONTINUED USE OF FII SOFTWARE BINDS YOU TO ADDENDUM)**

This Addendum to the Customer Account Agreement (the “Addendum”) sets forth further respective rights and obligations of the Customer and Optionality Securities, LLC (“OS”) as the introducing broker and Apex Clearing Corporation (“Apex”) as the clearing broker to the Customer.

Customers who subscribe to Flip Investor, Inc. (“FII”) Signals or otherwise use FII as an order management system for entry of securities orders to OS and Apex (the “FII Software”) shall be bound to the following provisions:

(a) CUSTOMER HAS READ OS 'CRS AND RECOGNIZES THAT FLIP INVESTOR INC. (“FII”), A SOFTWARE FOR SERVICES COMPANY, IS AN ORDER MANAGEMENT SYSTEM VENDOR THAT ALSO PROVIDES SIGNALS FOR CONSTRUCTING CERTAIN MODEL SECURITIES PORTFOLIOS AND MAKING PERIODIC CHANGES THERETO. SUBSCRIBERS TO FII SOFTWARE SIGNALS CAN TRANSFORM THOSE SIGNALS TO REAL ORDERS AND ACTUAL SECURITIES PORTFOLIOS THROUGH ESTABLISHMENT OF AN ACCOUNT AT OS AND APEX, BOTH REGISTERED BROKER-DEALERS. CUSTOMER ACKNOWLEDGES THAT AS AN FII SUBSCRIBER, FII BY ITS PROVISION OF SOFTWARE *IS NOT* REGISTERED WITH ANY FEDERAL OR STATE SECURITIES REGULATORY AUTHORITY AS A BROKER-DEALER OR INVESTMENT ADVISOR. CUSTOMER ALSO HAS READ THE “INTERFACE AGREEMENT” THAT EXPLAINS HOW FII SIGNALS OPTED TO BE USED BY CUSTOMERS ARE CONVERTED BY FII FOR ROUTING AS ORDERS TO OS AND APEX.

(b) CUSTOMER AUTHORIZES OS AND APEX TO ACCEPT TRADING SIGNALS FROM FII IN ACCORDANCE WITH THE INTERFACE AGREEMENT, AND TO SUBMIT, ON CUSTOMER’S BEHALF, THOSE TRADING SIGNALS, TO BE TRANSFORMED TO ORDERS TO BE EXECUTED FOR CUSTOMER’S ACCOUNT[S].

(c) CUSTOMER ACKNOWLEDGES THAT FII THROUGH ITS SOFTWARE IS THE TRADE SIGNAL GENERATOR AND THAT CUSTOMER’S ACCOUNT[S] IS SET UP SOLELY FOR CUSTOMER SELF-DIRECTED TRADING, AND THAT NEITHER OS NOR APEX SHALL BE RESPONSIBLE FOR INITIATING ANY TRADING SIGNALS OR HAVING ANY DISCRETION AS TO GENERATING ORDERS ON BEHALF OF CUSTOMER.

(d) CUSTOMER EXPRESSLY ACKNOWLEDGES THAT FII AND ITS SOFTWARE IS CUSTOMER’S ORDER MANAGEMENT SYSTEM AND/OR TRADE SIGNAL GENERATOR WHEREBY FII IS NOT REGISTERED IN ANY SECURITIES BROKER-DEALER OR INVESTMENT ADVISOR CAPACITY AND NEITHER FII, OS AND/OR APEX MAKE ANY REPRESENTATIONS OR WARRANTIES CONCERNING THE PAST OR FUTURE PERFORMANCE OF FII’S SOFTWARE AND SERVICES OR THE ACCURACY OF THE INFORMATION FII PROVIDES. OS AND/OR APEX HAVE NO OBLIGATION TO INVESTIGATE OR JUDGE THE COMPETENCE OR INTEGRITY OF FII

AS THE TRADE SIGNAL GENERATOR. HOWEVER, NOTHING IN THIS AGREEMENT, INCLUDING ANY CONDITION, STIPULATION OR PROVISION, MAY BE INTERPRETED TO WAIVE OR LIMIT ANY OBLIGATION OF OS AND APEX TO COMPLY WITH THEIR BROKER-DEALER OBLIGATIONS OR ANY RIGHTS THAT CUSTOMER MAY HAVE UNDER APPLICABLE FEDERAL AND STATE SECURITIES LAWS, RULES AND REGULATIONS.

(e) Customer understands that he, she or it is responsible for conducting his, her or its own due diligence with respect to FII, its technical systems, including order management system, and the trading data and algorithms for which FII provides signals and information. Customer also understands and accepts that using FII to generate trading signals for OS and Apex to execute orders may expose Customer to certain risks associated with the use of computers and electronic communication, order routing and execution systems (e.g., failure of hardware, software or associated computer systems, system interruption, or data feed failure) and Customer fully assumes such risks.

(f) Customer understands that securities or other financial instruments referenced in FII software's signals may not be suitable for all investors. The trading signals and information provided by FII may not take into account my particular investment objectives, financial situations or needs. Before making any investment or trade, I understand that I should conduct my own research as to whether it is suitable for my particular circumstances. Also Customer acknowledges that past performance of the software is no guarantee of future results.

(g) Customer understands and agrees that OS has engaged FII to collect account opening documentation from Customer necessary to open an Account[s] subject to the terms, conditions and disclosures reflected in the Customer New Account Application. Customer hereby is also informed that in order to utilize the auto trade services provided by the Interface Agreement through OS and Apex, FII will have access to information from Customer's Account[s], including information relating to cash and securities positions, transaction reports, and other account information relative to initiation of signals per the Customer's selected portfolio[s]. Towards this end and to protect the Customer's confidentiality, FII's Privacy Policy is consistent with the Privacy Policies of OS and Apex.

(h) Customer understands that for the FII Software, FII charges a Subscriber Fee to Customer which you may pay by credit or debit card; however, you also agree that in lieu of providing a credit or debit card or should your card be declined, you will allow OS on behalf of FII to debit your brokerage account for the FII Subscriber Fee so that OS can collect and remit to FII the FII Subscriber Fees.