

HTK CLIENT TECHNOLOGY PORTALS END USER AGREEMENT

Each HTK Client end-user of HTK technology offerings ("You") hereby agrees to be bound by these End User Agreement Terms ("Terms") by use of any HTK-offered Wealth Management or Data Aggregation Technologies ("Technology Offeror"). These Terms are effective and binding upon any access or use of any Technology Offeror (including but not limited to Envestnet Client Portal, Yodlee Financial Data Aggregation Tools, or MoneyGuide) following January 1, 2023. This Agreement is in addition to and supplements any other Agreement that may exist for Your use of the Service, including but not limited to a Technology Offeror End-User Agreement as well as any agreement between You and HTK. HTK may modify, amend, or revise this Agreement at any time without notice. Intending to be legally bound, You hereby irrevocably submit to the following terms:

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You agree that Technology Offeror shall have the right at all times during and after the your use of the services to



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Indemnification. You agree to protect and fully compensate Technology Offeror and their affiliates from any and all third party claims, liability, damages, expenses and costs (including, but not limited to, reasonable attorney's fees) caused by or arising from your use of the service, your violation of these terms or your infringement, or infringement by any other user of your account, of any intellectual property or other right of anyone.

Third Party Beneficiaries. You agree that Technology Offeror is a third party beneficiary of the above provisions, with all rights to enforce such provisions as if Technology Offeror were a party to this Agreement.