



Fruitful Premium Trial Membership Terms

Effective as of September 16, 2026

These Fruitful Premium Trial Terms (these “Trial Terms”) describe the terms and conditions applicable to a complimentary trial of the Fruitful Premium membership tier (“Fruitful Premium” or “Premium”) offered by Fruitful, Inc. (“Fruitful,” “we,” “our,” “us”) to certain Members (the “Trial”). These Trial Terms are Additional Terms under, and are incorporated by reference into, the Fruitful Membership Agreement (the “Membership Agreement”). Capitalized terms used but not defined in these Trial Terms have the meanings given to them in the Membership Agreement. In the event of a conflict between the Membership Agreement and these Trial Terms with respect to the Trial, these Trial Terms shall govern.

BY ENROLLING IN OR ACCEPTING ACCESS TO THE TRIAL, YOU AGREE TO THESE TRIAL TERMS IN ADDITION TO THE MEMBERSHIP AGREEMENT.

1. The Trial

Fruitful may, in its sole discretion, provide eligible Members with complimentary access to the Fruitful Premium Tier and its associated Services for a limited period, without requiring enrollment in a paid Tier or collection of a Payment Method (the “Trial Period”). We refer to a Member enrolled in the Trial as a “Trial Member.”

2. Eligibility and Enrollment

The Trial is available only to new Members who are enrolling in a Fruitful Membership for the first time. Eligible new Members are automatically enrolled in the Trial as part of their initial Membership sign-up; no separate opt-in is required. Each Member may participate in the Trial once. Enrollment in the Trial does not require You to provide a Payment Method and does not obligate You to pay any Membership Fee.

3. Trial Period

The Trial Period is three (3) months, beginning on Your Membership Date and ending on the date that is three (3) months after Your Membership Date (the “Trial End Date”), unless the Trial is terminated earlier as described in Section 8. Your Trial End Date will be made available to You in the Platform.

4. Access During the Trial

During the Trial Period, Trial Members will largely have access to the same Services available under a paid Fruitful Premium membership as described in the Membership Agreement and on Fruitful’s website, including the interest rate tier applicable to Fruitful Premium on Your Fruitful Deposit Account(s) as described in the Deposit Account Agreement, and access to a Fruitful Guide by video call and messaging. Trial Members will receive two (2) set-up sessions with a Fruitful Guide during the Trial Period; the three (3) additional annual guidance sessions otherwise available under a paid Fruitful Premium membership are not available during the Trial and unlock only once a Member enrolls in paid Fruitful Premium, as described in Section 10. Access to Fruitful Investment Management is available to Members regardless of Membership Tier and is not affected by enrollment in, or reversion from, the Trial, as described in Section 9.



5. No Payment Obligation; No Automatic Conversion to Paid Membership

Your participation in the Trial is complimentary. Fruitful will not collect a Payment Method from You solely because You are enrolled in the Trial, and Fruitful will not charge You any Membership Fee during the Trial Period.

THE TRIAL WILL NOT AUTOMATICALLY CONVERT TO A PAID MEMBERSHIP. To continue Fruitful Premium (or enroll in another paid Tier) after the Trial Period, You must affirmatively, prior to the Trial End Date: (a) select a paid Tier and Billing Cycle; (b) provide a Payment Method; and (c) accept the Membership Agreement and any applicable Additional Terms governing that Tier.

6. End of Trial; Reversion to Fruitful Membership

Unless You convert to a paid Tier in accordance with Section 5 before the Trial End Date, Your Membership will automatically convert to the Fruitful Membership (the no-cost Tier) effective as of the Trial End Date. Your access to Fruitful Premium Services will end as of that date, including: (a) the Fruitful Premium interest rate tier on Your Fruitful Deposit Account(s), which will revert to the rate tier applicable to the Fruitful Membership as described in the Deposit Account Agreement; and (b) access to a Fruitful Guide, including any unused set-up sessions, which will no longer be available, as described in Section 10. Your access to Fruitful Investment Management, and any investment account(s) You have opened, are not affected by this conversion.

7. Advance Notice

Fruitful will notify You through Fruitful's approved communication channels at least fourteen (14) days before Your Trial End Date. That notice will state:

- the date Your Trial Period will end;
- that, unless You convert to a paid Tier before that date, Your Membership will automatically convert to the Fruitful Membership;
- the interest rate and APY that will then apply to Your Fruitful Deposit Account(s), as compared to the rate You are currently earning;
- whether You have any unused set-up sessions with a Fruitful Guide, and that those sessions will no longer be available if not used before the Trial End Date;
- how to convert to a paid Tier before the Trial End Date, including what information You will need to provide; and
- how to contact Fruitful with questions.

8. Modification or Early Termination of the Trial

Fruitful may modify, suspend, or terminate the Trial, or Your participation in it, at any time and for any reason, including if Fruitful believes You are ineligible or that the Trial is being used in a manner inconsistent with these Trial Terms. If Fruitful terminates the Trial prior to the end of the Trial Period, Fruitful will provide You with reasonable notice through Fruitful's approved communication channels, except where not reasonably practicable, including to address suspected fraud or abuse.

9. Investment Advisory Services



Access to Fruitful Investment Management is available to Members regardless of Membership Tier and is not affected by enrollment in, or reversion from, the Trial. Members who access Fruitful Investment Management receive Fruitful Advisory, LLC's Investment Management Agreement, Form ADV Part 2A (and Part 2B, as applicable), and Form CRS, and Fruitful Advisory, LLC obtains such other information as required under applicable law, in each case in accordance with the Membership Agreement and independent of these Trial Terms.

10. Guidance Sessions

Trial Members will receive two (2) set-up sessions with a Fruitful Guide during the Trial Period. The three (3) additional annual guidance sessions otherwise available under Fruitful Premium are not available during the Trial and unlock only once a Member enrolls in paid Fruitful Premium membership. Any set-up sessions not used during the Trial Period will expire and will no longer be available in the Platform after the Trial Period, whether or not the Member converts to a paid Tier.

11. Relationship to the Membership Agreement

Except as set forth below, all other terms of the Membership Agreement continue to apply to You as a Member during the Trial Period, including, without limitation, the arbitration agreement and class action waiver, the license to the Fruitful Platform, intellectual property terms, indemnification, and limitation of liability. The following provisions of the Membership Agreement apply to the Trial only as modified below:

- **Membership Fee.** The Trial is not a "promotional period" for purposes of the Membership Agreement's Membership Fee section, and no Membership Fee applies during the Trial.
- **Membership Tier Adjustments.** Enrollment in, and reversion from, the Trial is governed exclusively by these Trial Terms and is not a Tier Adjustment under the Membership Agreement.
- **Membership Renewal.** The Membership Agreement's renewal and auto-renewal provisions, including Your agreement to automatic periodic charges, do not apply during the Trial, which has no Billing Cycle and no Payment Method on file. Those provisions apply to You only once You enroll in a paid Tier in accordance with Section 5.
- **Payment and Billing.** The Membership Agreement's Payment and Billing section applies to You only once You enroll in a paid Tier in accordance with Section 5.
- **Cancellation by Member; Cancellation with a Promotional Period.** Ending Your participation in the Trial early is governed by Section 8 of these Trial Terms, not the Membership Agreement's cancellation provisions.
- **Membership Tier Communication Access.** Section 10 of these Trial Terms governs Your access to a Fruitful Guide during the Trial in place of the Membership Agreement's Membership Tier Communication Access section.

12. Changes to These Trial Terms

We may update these Trial Terms as described in the "Changes to Agreement" section of the Membership Agreement.