

Stock Bundle Disclosure

Last updated Sep 3, 2024

Generally

Stock Bundles include stocks that Origin Investment Advisory LLC (“Origin RIA”) has identified as being relevant to a theme or industry. You can invest pursuant to one or more of these Stock Bundles. Stock Bundles are not a fund or other unitary investment vehicle and are not managed for you. You will directly hold, control, and monitor on your own the individual stock you purchase through Origin Invest.

Investing in Stock Bundles involves investing in stocks with exposure to a theme or industry. The research behind our Stock Bundles involves investing ideas based on observed or anticipated events or trends not directly relevant to a particular stock’s past or expected investment performance.

Stock Bundles make it easier to invest in the things you believe in and discover stocks that relate to a particular theme or industry. We create stock bundles by surveying market components and identifying cultural, technological, and other trends and themes using publicly-available data. Bundles are then created to invest in the leaders identified within those trends and themes. This objective method does not rely on company fundamentals (such as earnings per share and revenue growth), nor is it related to a stock’s past or expected investment performance.

Diversification Notice

Investing pursuant to a Stock Bundle does not result in a diversified portfolio. An investor can consider investing in a Stock Bundle as one part of an overall investing strategy, which should include diversification across sectors, styles, and other asset classes. Having a large portion of your holdings in a particular investment, asset class, or market segment relative to your overall portfolio could lead to concentration risk. Buying all the stocks in a Stock Bundle won’t result in a diversified portfolio.

Not Advice or Recommendations

Stock Bundles are provided for informational purposes only. Stock Bundles are not intended to be personal investment advice or an individualized recommendation. They may not be suitable for you. Investing in stocks can be volatile and involves risk, including loss of principal. You should consider your own circumstances and determine which securities are right for you based on your investment objectives, risk tolerance, financial situation, and other individual factors, which you should reevaluate on a periodic basis.

Updates

Research is updated periodically, resulting in changes. Origin RIA will periodically update its Stock Bundles, including additions and deletions, based on periodic review. Origin RIA reserves the right to discontinue a Stock Bundle and may create new ones. From time to time, you should check back for these updates.

No Guarantee of Accuracy or Results

Origin RIA makes no guarantees that information accompanying the Stock Bundles or made available via Origin Invest is accurate, complete, or timely, and does not provide any warranties regarding results obtained from the use of Origin Invest. There is a risk that the processes used to create the Stock Bundles will not perform within the intended parameters, which may result in a Stock Bundle including stocks that otherwise would not have been included.

Stock Ownership

Shares of stocks held pursuant to a Stock Bundle are not a single or unitary investment or security, a fund, an investment company, or the like, and will not be managed for you. You will directly hold the individual stock or stocks purchased through a Stock Bundle. Your account and your account statements will reflect separate, individual positions in the stocks you purchase through Stock Bundles.

Limitations and Dollar Amounts for Transfers

Transfers from a linked deposit account to purchase stocks in a Stock Bundle may not exceed (i) \$10,000.00 per day, and/or (ii) three (3) deposits per day.

Limited Purpose Margin Account Agreement

By purchasing stocks in a Stock Bundle, you agree to the terms and conditions of DriveWealth's [Limited Purpose Margin Account Agreement](#). The purpose of a Limited Purpose Margin Account ("LPMA") is to allow you to submit buy trades prior to funding your Stock Bundle account. By establishing a LPMA, you have the flexibility to submit a buy trade today and remit payment for such trade on settlement date (the "Payment Feature"). You agree that you are responsible for paying for all transactions in your LPMA, in full, on settlement date. If you do not remit payment in full on settlement date, Origin and/or DriveWealth reserves the right to refuse to settle your transaction and may cease offering you the Payment Feature available in the LPMA.

Selling and Transferring Stock

Once the stocks you purchase in a Stock Bundle are in your account, you are able to sell any one or more of those stocks, subject to the terms of your Origin Invest account, at your

discretion and without having to sell the other stocks included in a Stock Bundle at the same time. Orders to sell individual stocks that were purchased pursuant to a Stock Bundle will be in shares or dollar amounts. Trade orders to sell stocks purchased in a Stock Bundle will be treated as separate, individual orders. You will receive a separate trade confirmation for each sale. Sales and transfers of individual shares will adhere to the cost-basis accounting method as designated in your account.

Your Responsibility in Using Origin Invest

You are responsible for making investment decisions based on your particular investment needs, tolerance for risk, and personal investment strategies, and the decisions you make are yours alone. The stocks contained in a Stock Bundle, along with all other research, content, and research and trading tools on Origin Invest, are provided for informational purposes only and are not personalized investment advice or any individualized recommendation that you purchase any stock or group of stocks or pursue any particular investment strategy. The range of securities available for purchase is not limited to those stocks contained in the Stock Bundles. Subject to certain eligibility criteria (including, among other things, no mutual funds, exchange-traded funds, or over-the-counter securities) you are able to customize any Stock Bundle based on your personal investment objectives, risk tolerance, and any other factors you deem relevant. You are responsible for all investment decisions you make, including the choice to invest in a Stock Bundle and entry of any and all orders you place. All investments entail risks, and you are responsible for determining whether you can bear the risks of using Origin Invest and the tools and other resources.

Stock Bundle Updates

The market values of the stocks making in a Stock Bundle may decline or increase over time, due to ongoing market fluctuation. In addition, Stock Bundle values may fluctuate due to the relative weightings of the stocks in a Stock Bundle (i.e., the proportion of the total value of the Stock Bundle represented by any particular security) deviating from the desired weighting. Moreover, some stocks in a Stock Bundle may be removed from the Stock Bundle because their issuers are sold, merged away, or liquidated, or because of changes in their business, results of operations, or other relevant characteristics. Accordingly, the composition of a Stock Bundle may change from time to time as part of a periodic update. If you invest pursuant to a Stock Bundle, any subsequent changes to the Stock Bundle will not be applied to your investment made prior to the change. As a result, your investment pursuant to a Stock Bundle may not consistently track the Stock Bundle over time. However, you can make a new investment pursuant to the latest Stock Bundle.

You are responsible for any tax implications of your decision to update your holdings, including potential wash sales. A wash sale is the sale at a loss and purchase of the same or substantially similar security within 30 days of each other. If a wash sale transaction occurs, the IRS may disallow or defer the loss for current tax reporting purposes. We do not monitor for wash sales in

connection with Stock Bundles, whether within Stock Bundles or between Stock Bundles and your other accounts or investments.

You agree that each of Origin RIA and Blend Financial Inc. DBA Origin Financial, individually, or together, will not be liable for any loss incurred by you in connection with your agreement to update the weightings or stock in your Stock Bundles.