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THIRD-PARTY PROGRAM ADDENDUM SUPPLEMENT TO CUSTOMIZED ASSET MANAGEMENT SERVICES CONTRACT

This Third-Party Trading Program Addendum ("Addendum") is between _____, herein called "you" or "client," and James W. Vassas Jr. advisor for Cairn Investor Services, herein called "Cairn".

This Addendum supplements the existing Customized Asset Management Services Contract between Advisor and Client herein called "CAMS". Except as expressly modified herein, all terms of the CAMS Agreement remain in full force and effect. In the event of any conflict between this Addendum and the CAMS Agreement, the CAMS Agreement shall control except with respect to Client's election to participate in a third-party trading program as described herein.

SECTION I Elections and Understandings

Cairn will provide investment management services which will include:

- 1) Cairn will utilize Neely River Trading Service herein called "Trading Program" provided by Neowave Inc. More information on this service can be found at Neowave.com. Client understands participation is voluntary and elects to have the following accounts enrolled into this agreement:

Account(s): _____

- 2) Client understands that the Trading Program is provided by a third party independent of Cairn. Unless separately disclosed in writing, such third party is not managing Client's account directly and has no authority to custody assets or place trades in Client's account. Cairn remains responsible for implementation decisions made for Client's account pursuant to the CAMS Agreement.
- 2) Cairn will initiate purchases and sales of assets on a timely basis, thus providing continuous investment management services on a discretionary basis. Cairn does not receive any additional compensation related to the execution or implementation of trades provided through the Trading Program. Management fees under the CAMS contract remain in effect.

SECTION II Acknowledgements

You hereby:

- 1) Acknowledge that the Client is required to have an active subscription with the Trading Service. This subscription is managed directly with the Trading Service. Cairn is notified of any changes to this relationship by the Trading Service. If at any time Client falls out of good standing with the Trading Service, this Addendum ceases and the CAMS Agreement remains in full force and effect.
- 2)
- 3) Client's stated investment objectives, time horizon, liquidity needs, tax considerations, and risk tolerance remain controlling. Advisor may limit or decline implementation of any Trading Program where Advisor determines it is inconsistent with Client's profile, restrictions, or best interest.

- 4) Client acknowledges that Advisor retains full discretionary authority previously granted under the Advisory Agreement and continues to owe fiduciary duties to Client at all times. Accordingly, Advisor may, in its sole professional judgment and in Client's best interest:
- a) accept, reject, delay, modify, any Trading Program recommendation;
 - b) rebalance, reallocate, liquidate positions;
 - c) substitute securities, funds, ETFs, or other investments;
 - d) maintain cash positions, reduce or increase exposure;
- 5) Client understands and accepts that use of any Trading Program involves investment risk, including possible loss of principal. Depending on the strategy used, risks may include frequent trading, concentration, market volatility, model error, technology failure, delayed execution, drawdowns, leverage, options risk, inverse product risk, and strategy underperformance. Past performance of any Trading Program is not indicative of future results. No representation or guarantee is made that any Trading Program will achieve profits or avoid losses.

SECTION III: OTHER PROVISIONS

- 1) This Addendum does not alter in anyway Section III: Other Provisions of the CAMS contract and constitutes the complete understanding regarding Client's participation in the Trading Program. Changes to this Addendum may only be made in writing, signed by the parties where required.
- 2) Client may revoke participation in a Trading Program at any time upon written notice to Advisor. Revocation of this Addendum does not terminate the Advisory Agreement unless separately requested. Advisor may discontinue any Trading Program or Client's participation therein at any time, including for operational, compliance, suitability, or risk-management reasons. When canceled by either party there shall be no charges or penalties.
- 3) Cairn may not transfer or assign this contract without your written consent.

Dated this ____ day of _____, 20__

Client Signature

Client Signature

Cairn Investor Services
James W. Vassas Jr. - Advisor

Cairn Investor Services does not receive any compensation related to the sale of security products recommended from referrals to other professionals. The client is under no obligation to act upon the investment adviser's recommendations, and if the client elects to act on any of the recommendations, the client is under no obligation to affect the transaction through the investment adviser, which is not a broker dealer and cannot sell investment products. Cairn Investor Services does not charge in advance for any services rendered. All billing is in arrears. Quarterly statements show amount of fee, value of your assets upon which fee is based and fee schedule from which calculations are determined. It's the client's responsibility to verify the accuracy of the fee calculation, as the custodian will not do so. Lower fees for comparable services may be available from other sources.

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"Guiding you along your path"