Electronic Signature and Electronic Delivery Consent Agreement

This Electronic Signature and Electronic Delivery Consent Agreement (“Agreement”) governs electronic records, signatures, communications, and delivery between you and Adelphi Stock Brokers Inc. (“Adelphi,” “we,” “us,” or “our”).

1. Electronic-Only Service and Delivery

Adelphi provides brokerage services through an electronic only platform. You must consent to electronic records, signatures, and delivery to open and maintain an active Adelphi account.

Your consent remains effective throughout your relationship with Adelphi and covers account applications, agreements, disclosures, notices, fee schedules, trade confirmations, account statements, prospectuses, proxy and shareholder materials, corporate action communications, transaction authorizations, tax documents, and other account related records that may lawfully be delivered electronically.

We or our service providers may deliver records by email or through the Adelphi website, mobile application, account portal, or secure messages. We will provide direct notice when required. You are responsible for regularly reviewing your email, secure messages, and Adelphi account.

2. Electronic Signatures and Access Requirements

You electronically sign this Agreement by selecting the required consent checkbox and continuing the application. Future electronic signatures may include selecting a checkbox or button, entering your name, using login credentials, entering a verification code, or taking another action showing your intent to agree.

Under the federal Electronic Signatures in Global and National Commerce Act (“ESIGN Act”) and applicable state law, electronic records and signatures have the same legal effect as paper records and handwritten signatures.

To access and retain electronic records, you must have an internet-connected device, a current supported browser or Adelphi application, a valid email address, the ability to open, download, and save PDF files, and enough electronic storage to retain records.

By reviewing this Agreement and selecting the consent checkbox, you confirm that you can access and retain electronic records in the formats Adelphi uses.

You must keep your contact information current through your Adelphi account or by contacting clientservices@adelphis.co. If electronic delivery fails, Adelphi may contact you another way, provide the record in another format, or restrict account activity until your information is updated.

3. Paper Copies and Withdrawal

Adelphi is an electronic only service and does not offer ongoing paper delivery for active accounts. You may request a paper copy of a specific record by emailing clientservices@adelphis.co. Any applicable paper copy or delivery fee is listed in Adelphi’s Fee Schedule. Requesting a paper copy does not withdraw your consent.

You may withdraw your consent to electronic signature and delivery at any time by emailing clientservices@adelphis.co. Adelphi will review and process your request within a reasonable period and notify you when the withdrawal becomes effective. Withdrawal applies only going forward and does not affect electronic records, signatures, authorizations, or instructions completed before that date.

Because electronic delivery is required to maintain an Adelphi account, withdrawal will start the account closing process. If you withdraw consent to electronic delivery, Adelphi will provide the account closing notice described above by telephone call to the phone number on file and by U.S. Postal Service certified mail to your address of record. Notice by certified mail is deemed given on the date it is postmarked, whether or not you sign for or claim delivery. You will have 30 days from that date to transfer or sell your assets. If you have not done so within that period, Adelphi may liquidate your remaining positions and proceed with closing your account, regardless of whether the certified mail was claimed, refused, or returned undelivered. Adelphi may act sooner or without advance notice when permitted by the Customer Agreement or required to address margin, settlement, fraud, legal, or other risk obligations.

Adelphi does not charge a fee solely for withdrawing consent, but applicable transfer, distribution, liquidation, or account closing fees may apply.

4. Changes to Technology Requirements

If a change to Adelphi’s technology requirements creates a material risk that you cannot access or retain electronic records, Adelphi will provide the revised requirements, explain your right to withdraw without any new fee or consequence, and obtain renewed electronic consent as required by the ESIGN Act.

Effective Date: *July 31, 2026*
Last Updated: *July 31, 2026*