

- 1. **By Using our Services, You Accept the Risks of Buying, Selling and Holding Digital Assets.** Investing in, buying, and selling digital assets presents a variety of risks that are not presented by investing in, buying, and selling products in other, more traditional asset classes. Those risks include, but are not limited to, the risks identified here. By choosing not to opt out of crypto currency holdings within your portfolio, you acknowledge that (i) you are solely responsible for understanding and accepting the risks involved in investing in, buying, and selling digital assets, (ii) Evexia has no control or influence over such risks, and (iii) Evexia shall not be liable for any loss in value of digital assets that occurs in connection, directly or indirectly, with these risks or for the loss or theft of digital assets from third party venues used by Evexia for trading.
- 2. **Digital Asset Values can Fluctuate Quickly and Materially.** You understand that the value of digital assets and any unsupported forked digital asset can fluctuate substantially, which may result in a significant or total loss of the value of the assets held on your behalf or any unsupported forked digital asset. You agree that Evexia will not be liable for any loss in value of the digital assets or unsupported forked digital asset at any time.
- 3. Access to Digital Asset Supplies May be Limited. The supply of digital assets available to Evexia to provide to you through trade orders and the ability of Evexia to deliver digital assets depends on third party providers that are outside of Evexia's control. Evexia does not own or control any of the protocols that are used in connection with digital assets and their related networks, including those resulting from a fork. Accordingly, Evexia disclaims all liability relating to such protocols and any change in the value of any digital assets (whether forked digital assets or not), or any digital assets, and makes no guarantees regarding the security, functionality, or availability of such protocols or networks. You accept all risks associated with the use of the services to conduct transactions, including risks in connection with the failure of hardware, software and internet connections.
- 4. Your investment in digital assets is not protected by any government insurance or by any private insurance purchased by FDA. You understand and accept that digital assets are not subject to the protections or insurance provided by the Federal Deposit Insurance Corporation or the Securities Investor Protection Corporation.
- 5. **Additional Risks.** Additional risks of investing in digital assets include, but are not limited to, the following:
 - a. Digital assets are not legal tender, operate without central authority or banks, and are not backed by any government.
 - b. Digital assets are a new technological innovation with a limited history and are a highly speculative asset class, and as such, have in the past experienced, and are likely in the future to continue to experience, high volatility, including periods of extreme volatility. The volatility and unpredictability of the price of digital assets relative to fiat currency may result in significant loss over a short period of time.
 - c. Digital assets could become subject to forks, and various types of cyberattacks, including a "51% Attack" or a "Replay Attack." The nature of digital assets may lead to an increased risk of fraud or cyberattack.



- d. Transactions in digital assets may be irreversible, and accordingly, losses due to fraudulent or accidental transactions may not be recoverable.
- e. Trading platforms on which digital assets are traded, including exchanges that maybe used by Evexia to support trade orders, may stop operating or shut down due to fraud, technical problems, hackers or malware, and these trading platforms may be more susceptible to fraud and security breaches than established, regulated exchanges for other products.
- f. The nature of digital assets means that any technological difficulties experience by Evexia may prevent the access or use of a user's digital assets.
- g. Some digital asset transactions shall be deemed to be made when recorded on the public ledger, which is not necessarily the date or time a user initiates a transaction.
- h. The decentralized, open source protocol of the peer-to-peer computer network supporting a digital asset could be affected by internet disruptions, fraud or cybersecurity attacks, and such network may not be adequately maintained and protected by its participants.
- i. Legislative and regulatory changes or actions at the state, federal or international level may adversely affect the use, transfer, exchange and value of digital assets.
- j. It may be or in the future become illegal to acquire, own, sell, or use a digital asset in one or more countries, and the regulation of digital assets within and outside of the United States is still developing.
- k. A digital asset could decline in popularity, acceptance or use, thereby impairing its price and liquidity. The value of digital assets may be derived from the continued willingness of market participants to exchange fiat currency for digital assets, which may result in the potential for permanent and total loss of value of a particular digital asset should the market for that digital asset disappear. There is no assurance that a person who accepts a digital asset as payment today will continue to do so in the future.
- I. Any bond or trust account maintained by Evexia for the benefit of its customers may not be sufficient to cover all losses incurred by customers.