Consent to Electronic Delivery of Documents

By selecting to receive JLB communications digitally whenever possible, you agree to receive regulatory, account documents, and other communications from JL Bainbridge("Adviser") electronically — rather than by mail — to the extent permitted by applicable law. You may revoke this consent at any time and request paper copies at no charge.

Regulatory & Disclosure Documents	Account & Financial Documents
• Form ADV Part 2A (Firm Brochure) • Form ADV Part 2B (Brochure Supplement) • Form CRS (Client Relationship Summary) • Privacy notices and policy updates • Other required regulatory disclosures	• Account statements and confirmations • Performance reports • Fee invoices and billing statements • General client correspondence • Advisory agreements and amendments

2. HOW ELECTRONIC DELIVERY WORKS

Documents will be delivered through one or both of the following methods:

- **Secure Client Portal:** Documents are posted to your online account. You will receive an email notification each time a new document is available.
- **Direct Email:** Documents or secure links may be sent to your email address on file.

The Adviser retains records of all delivery notifications — including portal posting alerts and email transmission logs — as part of its books and records, consistent with Rule 204-2 under the Investment Advisers Act of 1940.

3. YOUR RESPONSIBILITIES

- **Keep your email address current.** Notify us promptly of any change to your email address or portal login information.
- **Maintain portal access.** You are responsible for keeping your login credentials and access to the client portal current.
- **Check your inbox.** Ensure that communications from the Adviser are not filtered to a spam or junk folder.
- **Maintain compatible software.** You are responsible for having the software needed to open delivered documents (e.g., a PDF reader).

If you do not receive any document you expect, please contact us promptly using the information below.

4. THIRD-PARTY VAULT ACCOUNTS

Clients may elect to add accounts to the electronic vault that are outside the scope of the investment advisory agreement between the client, JLB, and Charles Schwab (the “Advisory Agreement”). The following terms apply to those outside accounts:

- **Separate vendor agreement.** Access to and use of the vault for accounts outside the Advisory Agreement is governed by a separate agreement entered into directly between the client and the outside vendor providing the vault service. JLB is not a party to that agreement.
- **Convenience only.** JLB makes the vault available for these outside accounts solely as a convenience to clients.
- **No responsibility for outside accounts.** JLB does not assume any responsibility for the delivery of documents or communications with respect to accounts outside the Advisory Agreement.

5. YOUR RIGHTS

Revoke This Consent	**Request Paper Copies**
You may revoke this consent at any time — without penalty — by providing notice to the Adviser. Revocation takes effect within a reasonable time and applies going forward only.	Even after consenting, you may request a paper copy of any document at no charge. Simply contact us and we will provide it within a reasonable time.

A copy of this document will be sent to you upon enrollment in this electronic delivery option.