



Helium Advisors LLC

General Disclosures

Date 11/2/2021

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Calculations that appear throughout presented materials are for illustrative purposes only. In addition, different assumptions will lead to different results. No representation is being made that any account will or is likely to achieve profits or losses similar to those displayed in the presented materials. The past performance of any investment strategy or methodology may not be indicative of future results. All trades, patterns, charts, systems, etc., discussed in the presented materials are for illustrative purposes only and are not to be construed as specific advisory recommendations. No system or methodology has ever been developed that can guarantee profits or protect against losses. No representation or implication is being made that using the Adviser’s methodologies or systems will generate profits or protect against losses.

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Helium uses proprietary algorithmic-based technology to provide discretionary asset management services to its clients utilizing the internet, through an online platform/web application or a mobile phone application. Helium provides investment advisory services to clients, but does not provide personalized financial planning to investors, such as estate, tax, or retirement planning. Nothing on our website or our mobile application should be construed as a solicitation or offer, or recommendation, to buy or sell any security. For information about the types of portfolios offered by Helium, please see Helium’s Form ADV Part 2.

Environment, Social and Economic (ESG) Considerations

Clients can choose to have the Adviser apply Environmental, Social or Governance (“ESG”) considerations when building their portfolio. The Adviser will implement the ESG overlay while maintaining the client’s



risk profile and will substitute or increase allocations to companies that have certain environmental and social characteristics while avoiding investments in other businesses that don't meet the ESG criteria.

An account that employs an ESG investing strategy, which typically selects or excludes securities of certain issuers for reasons other than performance, carries the risk that the account's performance will differ from accounts that do not utilize an ESG investing strategy. For example, the application of this strategy could affect the account's exposure to certain sectors or types of investments, which could negatively impact the Account's performance. Socially-responsible norms differ by region, and an issuer's ESG practices or the Adviser's assessment of an issuer's ESG practices may change over time.

For Tax-loss Harvesting

Helium does not offer tax advice or tax accounting matters to clients. The recipient should not construe the tax-loss harvesting feature of the company's services as legal or tax advice. You should confer with your own personal tax advisors regarding the tax consequences of investing with Helium and engaging in the tax-loss harvesting service, based on your particular circumstances. Clients and their personal tax advisors are responsible for how the transactions conducted in an account are reported to the IRS or any other taxing authority on the Client's personal tax returns. Helium assumes no responsibility for the tax consequences to any Client of any transaction.

Portfolio Performance

Performance information is presented net of all management fees and expenses. Commissions are not considered since the fee investment advisory fee includes trading commissions. For all periods the performance information includes the reinvestment of dividends and interest unless otherwise noted. Actual results for each investor will vary.

Projected and/or hypothetical performance is intended to show only an expected range of possible investment outcomes based on historical average returns and standard deviation of each investment type contained in the investment mix recommended by Helium, but does not take into consideration the effect of taxes, inflation, changing risk profiles, or future investment decisions. Projected and/or hypothetical performance does not represent actual client accounts or actual trades and may not reflect the effect of material economic and market factors.

Actual investors that become clients may experience different results from any hypothetical results shown. There is a potential for loss, as well as gain, that is not reflected in the hypothetical information portrayed. The hypothetical performance results shown do not represent the results of actual trading using client assets but were achieved by means of the retroactive application of a model designed with the benefit of hindsight.

Consent to Electronic Records and Signatures

Required documents are provided to you electronically through this application. By agreeing to the terms within the advisory agreement, you are consenting to the electronic delivery of the Form CRS, ADV Part 2 and Privacy Notice and providing signatures electronically where required.



Exchange-Traded Funds

Exchange-Traded Funds (ETFs) are subject to market risk, including the possible loss of principal. The value of the portfolio will fluctuate with the value of the underlying securities. An ETF typically includes embedded expenses that may reduce the fund's net asset value, and therefore directly affect the fund's performance and indirectly affect a client's portfolio performance or an index benchmark comparison. Expenses of the fund may include management fees, custodian fees, brokerage commissions, and legal and accounting fees. ETF expenses may change from time to time at the sole discretion of the ETF issuer. ETF tracking error and expenses may vary. Furthermore, ETF performance may not exactly match the performance of the index or market benchmark that the ETF is designed to track because the ETF will incur expenses and transaction costs not incurred by any applicable index or market benchmark; certain securities comprising the index or market benchmark tracked by the ETF may, from time to time, temporarily be unavailable; and supply and demand in the market for either the ETF and/or for the securities held by the ETF may cause the ETF shares to trade at a premium or discount to the actual net asset value of the securities owned by the ETF.

Investors should consider an ETF's investment objective, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other important information, is available from the Adviser and shall be read carefully before investing.

Fee and Account Disclosures

Recommendations and fees may vary for each client. Advisory fees are calculated based on the dollar amount of assets being managed per account as detailed in Helium's Form ADV Part 2.

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