MOUNTAIN HILL INVESTMENT PARTNERS INC.

SMS/Text Messaging Terms of Use

Effective Date: September 2026

1. Acceptance and Description of Service

Mountain Hill Investment Partners Inc. ("MHIP," "we," "us") offers an optional text messaging service, "Cell Phone" (the "Service"), allowing current clients to exchange account-service and notification-related text messages with MHIP using the Redtail Speak platform. By opting in, you agree to these Terms. MHIP may modify, limit, or discontinue the Service at any time without notice.

2. Eligibility and Enrollment

The Service is available only to current MHIP clients (or authorized representatives) aged 18 or older. Participation is voluntary, and agreeing to receive texts is not required to open or maintain an account with MHIP. Consent to receive texts through the Service is obtained when a client responds to an invite message sent to their mobile number on file (or, where applicable, enters an invite code provided in that message), confirming their consent to receive messages at that number. You must promptly notify MHIP if that number changes or is reassigned.

3. Messages, Rates, and Not for Urgent Matters

Message frequency varies; message and data rates may apply per your carrier plan, and MHIP is not responsible for such charges. The Service is not marketing-based. We use this information only to operate the Service and/or to send account-service notifications such as portfolio alerts and/or service confirmations. Text messaging is not secure or guaranteed, and must not be used for urgent, time-sensitive, or trading instructions; for those, call 732-554-1146 or email laurensiewert@mhipartners.com.

4. Recordkeeping

As an SEC-registered investment adviser, MHIP may retain and, where required, produce text messages exchanged through the Service to comply with Rule 204-2 of the Investment Advisers Act of 1940 and other applicable regulatory requirements.

5. Acceptable Use, Opt-Out, and Help

You agree not to use the Service for unlawful, abusive, or fraudulent purposes, to impersonate any person, or to interfere with the Service or MHIP's systems. Reply **"STOP"** to opt out, or **"HELP"** for assistance. Opting out does not affect other required communications (e.g., statements, confirmations) sent by mail or email.

6. Third-Party Platform and Privacy

MHIP does not sell, rent, or share your mobile number, opt-in status, or consent to receive text messages with any third party for marketing or promotional purposes. Text messaging originator opt-in data and consent will not be shared with any third parties under any circumstances. The Service is facilitated by Redtail Speak, a third-party platform not owned by MHIP; MHIP is not responsible for its availability or performance. Your use is also governed by MHIP's Privacy Policy for the Service, available at SMS/Text Messaging Privacy Policy and incorporated by reference.

7. Disclaimers and Limitation of Liability

THE SERVICE IS PROVIDED "AS IS," WITHOUT WARRANTIES OF ANY KIND. TO THE FULLEST EXTENT PERMITTED BY LAW, MHIP IS NOT LIABLE FOR INDIRECT, INCIDENTAL, OR CONSEQUENTIAL DAMAGES, OR FOR DELAYED, UNDELIVERED, OR MISDIRECTED MESSAGES. NOTHING HERE LIMITS ANY NON-WAIVABLE RIGHTS OR OBLIGATIONS UNDER THE INVESTMENT ADVISERS ACT OF 1940 OR OTHER SECURITIES LAWS. WIRELESS CARRIERS ARE NOT LIABLE FOR DELAYED OR UNDELIVERED MESSAGES

8. Termination, Changes, and Governing Law

MHIP may suspend or terminate your access to the Service at any time, including upon a violation of these Terms or the end of your client relationship. MHIP may update these Terms from time to time; continued use after changes take effect constitutes acceptance. These Terms are governed by the laws of the State of New Jersey, without regard to conflict-of-laws principles, subject to any non-waivable investor protections under federal or state securities law.

9. Contact Us

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