Retainer, Project & Institutional Services

Additional disclosure for non-standard, institutional, treasury, project, and consulting engagements.

Effective July 8, 2026 - v1.0

Protocol Wealth, LLC may provide services to individuals, households, trusts, entities, institutions, foundations, companies, and other eligible clients. This disclosure supplements the Client Advisory Agreement, institutional agreement, project engagement, treasury-services agreement, financial-planning exhibit, and Form ADV Part 2A.

Service Structures

Services may be structured as:

- Ongoing advisory services
- Investment-management services
- Digital-asset advisory or management services
- Entity or institutional treasury advisory
- Financial planning or family balance-sheet advisory
- Fixed-scope project work
- Hourly consulting
- Monthly, quarterly, or annual retainer arrangements
- Coordination with external legal, tax, insurance, trustee, custodian, broker, OTC counterparty, or other advisers

The signed agreement or exhibit identifies the services elected by the client and controls the scope.

Retainers and Project Fees

Retainer and project fees compensate Protocol Wealth for the availability, planning, analysis, coordination, reporting, operational support, and advisory work described in the signed engagement. Retainers may be used where the relationship is not well represented by a simple asset-based fee or where the client engages Protocol Wealth for strategic advisory, treasury management, digital-asset operations, institutional reporting, or ongoing coordination across providers.

Fees are negotiable and are disclosed in writing. Unless the signed agreement states otherwise, retainer fees are billed in arrears and are not performance fees.

Institutional and Entity Clients

Institutional or entity clients may have different governance, authorization, beneficial-ownership, liquidity, reporting, tax, and operational requirements from natural-person clients. Protocol Wealth may request information about authorized representatives, beneficial owners, control persons, investment restrictions, policies, governing documents, tax status, sanctions status, and source of funds.

The client remains responsible for ensuring that its representatives are authorized to act and that engagement of Protocol Wealth is permitted under its governing documents and applicable law.

No Legal, Tax, Accounting, or Administrative Agency

Protocol Wealth may coordinate with attorneys, accountants, custodians, administrators, trustees, and other providers at the client's request. Protocol Wealth does not provide legal advice, tax advice, accounting services, valuation services, administrative agency services, fiduciary trustee services, or tax-return preparation unless expressly stated in a signed agreement and permitted by law.

Third-Party Providers

Institutional and project engagements may involve third-party platforms, custodians, brokers, administrators, data providers, software providers, digital-asset platforms, OTC counterparties, or professional advisers. Protocol Wealth does not guarantee their performance, solvency, cybersecurity, pricing, availability, or legal compliance. Fees charged by third parties are separate from Protocol Wealth fees unless the signed agreement states otherwise.

Termination

Either party may terminate an advisory relationship as described in the signed agreement. Fees are prorated or reconciled according to the fee terms in that agreement. No termination provision waives any right you have under the Investment Advisers Act of 1940 or other applicable law.

Protocol Wealth, LLC is a registered investment adviser (CRD #335298). Registration does not imply a certain level of skill or training. Investing involves risk, including possible loss of principal; past performance does not guarantee future results. This document is provided for informational purposes and is incorporated by reference into your Client Advisory Agreement or other advisory engagement.