Effective: October 1, 2026

Eligible Fennel customers may receive one month of Fennel's subscription service for each eligible person they refer, up to 6 successful referrals per referring customer during the offer period. A referral qualifies only when the referred person opens a Fennel brokerage account through the referral offer. Each qualifying referral earns one month of subscription credit for the referring customer; credits have no cash value, are nontransferable, and may not be redeemed for other fees. The subscription is currently $4.99 per month. Fennel may change or cancel the offer at any time without notice. The offer is subject to applicable law and Fennel may deny or reverse rewards associated with suspected fraud or misuse. Subscription coupons do not cover other brokerage fees. Other fees may apply. Offer ends December 31, 2028, unless modified or canceled earlier by Fennel.