

Financial Services Disclosure and Remuneration Statement

Effective Date: June 1, 2025

INTRODUCTION

This Financial Services Disclosure ("Disclosure") is provided by Continuum Companies, Inc. and its affiliates (collectively, "Continuum") to all current and prospective clients ("Clients") who engage our affiliated brands for property management services.

FINANCIAL SERVICES RELATIONSHIPS

Continuum has established relationships with various financial institutions ("Financial Partners") to provide financial management and banking services to Clients, including but not limited to treasury management, banking services, payment processing and lending facilitation. Through these relationships, Continuum may receive remuneration as described herein for providing services to the bank on behalf of clients.

BUSINESS RATIONALE AND CLIENT BENEFITS

Continuum leverages its scale in the marketplace to secure enhanced products and services with financial institutions that provide the following benefits: creating economies of scale that benefit Clients, operational efficiency, fraud mitigation and integration with technology systems. This remuneration allows Continuum to reduce the overall cost of management services while maintaining competitive positioning and service quality.

REMUNERATION DISCLOSURE

Continuum designates the financial institution for Client operating accounts as a component of management services. Remuneration is paid to Continuum for the work done to assist the bank in the management and administration of such financial and banking services.

For reserve accounts, where Clients retain the right to select their preferred financial institution, Continuum may receive percentage-based remuneration on average collected balances and/or one-time placement fees for certificates of deposit. Additionally, Continuum may receive facilitation fees from lending institutions for loans procured on behalf of Clients, calculated as a percentage of the loan amount, which are specifically disclosed to the Client prior to loan closing.

ONGOING PROGRAM REVIEW

Continuum is committed to fostering Financial Partner relationships in which the services and rates are competitive and beneficial to Clients. In alignment with the Conflict of Interest Policy, these relationships are periodically reviewed to ensure transparency and consistency with market-based standards.

LIMITATION OF CONTINUUM'S RESPONSIBILITIES

Continuum shall not be responsible for determining whether a Client association's governing documents require specific authorization procedures, whether a particular board action complies with the association's governing documents, or whether individual board members have fulfilled their fiduciary duties. Absence of formal board approval shall not be construed as invalidating any banking services provided at the direction of the Client association's authorized representatives.

ACKNOWLEDGMENT

By engaging Continuum for property management services, each Client acknowledges receipt of this Disclosure and consents to the remuneration arrangements described herein. This Disclosure does not modify any existing agreements between Continuum and its Clients.

CONTACT INFORMATION

For additional information regarding the financial services relationships disclosed herein, please contact:

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