

NILSINE PARTNERS, LLC

DISCLAIMER & DEFINITIONS

DISCLAIMER: Nilsine Partners, LLC (“Nilsine Partners”) is a Registered Investment Adviser (“RIA”) with the U.S. Securities and Exchange Commission (“SEC”). Registration with the SEC does not imply a certain level of skill or training. Nilsine Partners provides investment advisory and related services to clients. Advisory services are only offered to clients or prospective clients where Nilsine Partners and its representatives are properly licensed or exempt from licensure. Nilsine Partners will notice file and/or register in such jurisdictions as required by the SEC or various state regulators. Nilsine Partners renders individualized responses only after complying with regulatory requirements or pursuant to an applicable state exemption or exclusion.

This website is intended to provide general information about Nilsine Partners and its team. It is not intended to offer investment advice or to recommend the purchase or sale of any investment product. Information is provided to learn about our advisory services and our people as well as to contact us for further information. Market data, articles and other content on this web site are based on generally available information and are believed to be reliable. Nilsine Partners does not guarantee the accuracy of the information contained on this web site. The information is of a general nature and should not be construed as investment advice. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Nilsine Partners unless a client service agreement is in place.

Nilsine Partners will provide all prospective clients with a copy of our current Form ADV Part 2A (“Disclosure Brochure”), Form CRS (“Client Relationship Summary”) and the Brochure Supplement for each advisory person supporting a particular client. You may obtain a copy of these disclosures on the SEC website at <http://adviserinfo.sec.gov> or you may contact us to request a copy

DEFINITIONS: The ABFPSM (Accredited Behavioral Finance Professional) designation signifies that the designee has completed specialized training in behavioral finance, focusing on how psychological and emotional factors influence financial decision-making. The program emphasizes applying behavioral insights to improve client communication, goal setting, and long-term investment outcomes. Designees must complete required coursework and adhere to ongoing professional standards to maintain the designation.

The CAIA (Certified Alternative Investment Analyst) program comprises a two-tier exam process through which one may earn the CAIA charter, the designation for alternative investment professionals offered by the CAIA Association®. The CAIA charter is the global mark of distinction in alternative investments. The right to use the CAIA® designation is earned by (1) successfully completing the CAIA program (i.e., passing both the Level I and Level II exams) and (2) becoming a member of the CAIA Association®. To qualify for membership in the Association, a person must fulfill all the following requirements: 1. Pass the Level I and Level II exams. 2. Hold a U.S. bachelor’s degree or the equivalent, and have more than one year of professional experience, or alternatively have at least four years of professional experience. 3. Submit payment for the annual CAIA Association® membership fee. 4. Agree on an annual basis to abide by the Member Agreement. Membership is the final requirement for individuals who wish to use the CAIA designation.

The CDFA® (Certified Divorce Financial Analyst) designation is made available through the Institute of Divorce Financial Analysts. Individuals with a minimum of 3 years of professional experience in finance or divorce are eligible to enroll in the CDFA® course. This includes experience as a financial professional, accountant, or matrimonial lawyer. Candidates should also have working knowledge of financial calculators. After completing the CDFA® course, the designation is valid for 1 year, after which designees must pay an annual re-instatement fee. To retain the CDFA® designation, designees must also obtain 15 divorce-related hours of continuing education every 2 years.

The CEPA® (Certified Exit Planning Advisor®) designation is awarded by the Exit Planning Institute. The candidate must complete a 5-day M.B.A. style program that concludes with a proctored exam. Candidates must also meet all the following requirements: 1. Five years of full-time or equivalent experience working directly with business owners as a financial advisor, attorney, CPA, business broker, investment banker, commercial lender, estate planner, insurance professional, business consultant or in a related capacity. 2. Undergraduate

degree from a qualifying institution; if no qualifying degree the candidate must submit additional professional work experience (two years of relevant professional experience may be substituted for each year of required undergraduate studies) Continuing Education: To retain the CEPA® designation the designee must obtain 40 hours of Continuing Education ("CE") every three years and remain in good standing with Exit Planning Institute.

To earn the CFP® (CERTIFIED FINANCIAL PLANNER™) designation, the individual had to complete an approved educational program, pass a rigorous examination and meet stringent experience requirements. Designation holders also adhere to a professional Code of Ethics and fulfill annual continuing education requirements to remain aware of current planning strategies and financial trends. Individuals showing a CFP® designation hold an active CERTIFIED FINANCIAL PLANNER™ certification. To earn the CFP® designation, the individual had to complete an approved educational program, pass a rigorous examination and meet stringent experience requirements. Designation holders also adhere to a professional Code of Ethics and fulfill annual continuing education requirements to remain aware of current planning strategies and financial trends.

The CPWA® (Certified Private Wealth Advisor®) designation is administered by the Investments & Wealth Institute (IWI) and signifies that the designee has met rigorous experience, education, examination, and ethical requirements focused on advanced private wealth management strategies for high-net-worth clients. Candidates must meet specified education and professional prerequisites, complete a comprehensive course of study and examination, adhere to IWI's Code of Professional Responsibility, and complete 40 hours of continuing education (including ethics) every two years to maintain the designation.

The CRPC® (Chartered Retirement Planning CounselorSM) designation signifies that the designee has completed a specialized course of study focused on retirement planning strategies, including pre- and post-retirement income planning, Social Security optimization, tax considerations, estate planning fundamentals, and asset management. Designees must pass a comprehensive examination, agree to adhere to a code of ethics, and complete ongoing continuing education requirements to maintain the designation.

The CSRIC® (Chartered SRI CounselorSM) designation signifies that the designee has completed specialized training in sustainable, responsible, and impact investing (SRI/ESG). The program covers ESG analysis, portfolio construction, shareholder advocacy, and fiduciary considerations when incorporating sustainability factors into investment strategies. Designees must pass a comprehensive examination, adhere to a code of ethics, and complete ongoing continuing education requirements to maintain the designation.

The CTFA® (Certified Trust and Fiduciary Advisor) designation is awarded by the American Bankers association. Candidates must have three (3) years minimum experience in wealth management and completion of an approved wealth management training program, all within the last seven (7) years; or five (5) years minimum experience in wealth management within the last seven (7) years and a bachelor's degree; or 10 or more years of experience in wealth management, with at least five (5) of the 10 years occurring within the last seven (7) years. If the individual has less than five (5) years of wealth management experience, an approved wealth management training program is required. Candidates, regardless of experience, must pass a multiple choice, proctored examination, and must earn 45 credits of continuing education every three years.