**Memorandum**

Date: January 28th, 2024

To: Joseph Rinaldi, President & CIO

From: Michael Huber, Senior Advisor

Re: QFA Promotional Services Through Our Collaborative Partners

**Special Offers For Clients Made Possible Through Our Partnerships**

**Mortgage Discounts:** Through our partnership with a leading mortgage lender, clients are eligible for exclusive mortgage rate discounts, making home ownership more attainable and affordable. This collaboration merges our dedication to financial empowerment with innovative home financing solutions.

**Next Generation Offer:** QFA’s Family Plan offers an exclusive benefit for clients with account balances over $250,000, allowing them to open up to 3 accounts for their children with absolutely no fees, including management fees, for the first 12 months. This initiative is designed to help families invest in their children's future while enjoying significant savings.

**Tax & Accounting Discounts:** Benefit from our strategic partnerships with leading accounting firms, which enable our clients to access exclusive discounts on tax and accounting services. This collaboration is designed to support your financial health by offering cost-effective solutions for managing your taxes and financial records.

* **Referral Bonuses:** Referred clients can earn up to $1,000 by opening a new account and making a qualifying net deposit within 45 days. The bonus amount ranges from $100 for a net deposit of $25,000 - $49,999 to $1,000 for a net deposit of $500,000 or more​​​​.
* **No Account Minimums or Commissions:** QFA does not require account minimums for opening most types of accounts and we offer $0 commission on U.S. stock trades​​​​.
* **Seasonal Promotions:** We also offer seasonal promotions like rounds of golf or ski lift vouchers for qualifying deposits into a taxable brokerage account during specific periods​​.
* *\*Offers made possible through QFA and our partners, Charles Schwab & Co, Rocket Mortgage, and network of preferred partners.*