

MASTER SERVICES AGREEMENT

Apex Advisory Group × NorthBridge Financial Services
Agreement No: MSA-NB-2026-001 | Effective: January 15, 2026 | Purchase Order No: NB-PO-7741

1. PARTIES

This Master Services Agreement is entered into by and between Apex Advisory Group, LLC and NorthBridge Financial Services, Inc. Individual engagements are governed by Statements of Work executed hereunder.

2. INVOICING

Consultant shall invoice monthly using the following format: Invoice No, Invoice Date, Invoice Amount, Billed Through Date, Purchase Order No, Project Manager, and Project No. Invoices are due Net 30 from receipt. Late payments accrue interest at 1.5% per month.

3. ADMINISTRATIVE FEE

An administrative fee of 5% applies to professional services fees. The fee does not apply to reimbursable expenses or pass-through costs.

4. REIMBURSABLE EXPENSES

Approved expenses are reimbursed at actual cost with no markup. Receipts required for all items over \$25.

EXHIBIT B — LABOR RATE SCHEDULE (Effective January 1, 2026)

The following hourly billing rates apply to all engagements. Rates may be updated annually with 30 days written notice.

Code	Service Description	Rate
10011	Principal Consultant	\$310.00 / hr
10013	Senior Consultant	\$225.00 / hr
10014	Consultant	\$185.00 / hr
10015	Project Manager	\$195.00 / hr
10016	Associate Consultant	\$155.00 / hr
10022	Data Analyst	\$155.00 / hr
10023	Research Analyst	\$135.00 / hr
10031	Administrative Support	\$85.00 / hr

APEX ADVISORY GROUP, LLC

By: _____

Name: Marcus Webb

Title: Managing Director

Date: January 15, 2026

NORTHBRIDGE FINANCIAL SERVICES, INC.

By: _____

Name: Diane Cho

Title: Chief Financial Officer

Date: January 15, 2026