MATRIX TRUST COMPANY
COLLECTIVE INVESTMENT TRUSTS
FOR EMPLOYEE BENEFIT PLANS

Equity Armor – Tactical Aggressive Allocation CIT
Equity Armor – Tactical Moderate Allocation CIT
Equity Armor – Tactical Conservative Allocation CIT

(the "Funds" and each a "Fund" or "EA Tactical Aggressive CIT" "EA Tactical Moderate CIT" or "EA Tactical Conservative CIT" as the case may be)

CLASS DESCRIPTION
(CL I)

Pursuant to Article 2.2 of Amended and Restated Declaration of Trust for the Matrix Collective Investment Funds for Retirement Plans, which authorizes Matrix Trust Company (the "Trustee") to divide a Fund established thereunder, including the Fund, into one or more Classes of Units representing beneficial interests in such Fund with differing fee and expense obligations, the Trustee hereby declares that the Fund shall have the authority to issue Units in the following Class ("CL I"). CL I shall have the rights, privileges and obligations set in the Declaration of Trust and as set forth below. Capitalized terms used and not otherwise defined shall have the meanings set forth in the Declaration of Trust.

Eligibility to Invest in Class: Eligibility for a Qualified Trust to invest in Units of CL I shall be determined based upon:

Any Qualified Trust is eligible to invest in CL I.

Class Specific Fees and Expenses: CL I will be charged the fees and expenses as described below:

<u>Trustee Fee</u>:

The Trustee Fee is a tiered fee, expressed as an annual rate, accrued on a daily basis, and payable monthly in arrears based on net assets under advisement. The Trustee Fee is charged directly to the Fund.

<u>Trustee Fee for EA Tactical Aggressive CIT</u>

- 55 basis points (0.55%) per annum on AUA up to $150 million, <u>plus</u>
- 53 basis points (0.53%) per annum on AUA between $150 million to $500 million, <u>plus</u>
- 51 basis points (0.51%) per annum on AUA in excess of $500 million

  The Subadvisor will receive a fee of 45 basis points (0.45%) payable by the Trustee from the Trustee Fee for the EA Tactical Aggressive CIT for the Subadvisor's services to the Trustee.

Trustee Fee for EA Tactical Moderate CIT

- 50 basis points (0.50%) per annum on AUA up to $150 million, plus
- 48 basis points (0.48%) per annum on AUA between $150 million to $500 million, plus
- 46 basis points (0.46%) per annum on AUA in excess of $500 million

The Subadvisor will receive a fee of 40 basis points (0.40%) payable by the Trustee from the Trustee Fee for the EA Tactical Moderate CIT for the Subadvisor's services to the Trustee.

Trustee Fee for EA Tactical Conservative CIT

- 45 basis points (0.45%) per annum on AUA up to $150 million, plus
- 43 basis points (0.43%) per annum on AUA between $150 million to $500 million, plus
- 41 basis points (0.41%) per annum on AUA in excess of $500 million

The Subadvisor will receive a fee of 35 basis points (0.35%) payable by the Trustee from the Trustee Fee for the EA Tactical Conservative CIT for the Subadvisor's services to the Trustee.

Servicing Fee: None

CL I will not accrue or pay a fee to third-party service providers.

Expenses:

CL I will be charged such other class specific expenses as are permitted by the Declaration of Trust. CL I will also be charged its allocable share of the fees and expenses borne by the Fund that are not specially allocated to one or more other Classes as are permitted by the Declaration of Trust, which may include but not be limit to annual audit expenses.

MATRIX TRUST COMPANY

By: /s/ Stephen Sturgeon
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