

IQ Finance Industry Advisory Board (IAB) Charter

Effective: January 28, 2026

Company: IQ Finance, Inc.

1) Purpose

The IAB exists to help IQ Finance win faster by improving decision quality and increasing the volume of qualified opportunities.

Specifically, the IAB supports IQ Finance by:

- **Improving key decisions** (ICP, positioning, pilots, pricing, packaging)
- **Generating qualified introductions** (customers + partners + domain operators)
- **Surfacing risks early** (buyer objections, procurement realities, compliance expectations)
- **Strengthening the proof package** (what evidence buyers need to say “yes” and renew/expand)

The IAB is successful when it materially changes what the team does next and increases the quality of conversations IQ Finance is having with the market.

2) Advisory-only

- The IAB is **non-binding** and **consultative**.
 - Members have **no voting power** and **no authority to act for or bind** the Company.
 - Members are not directors, officers, employees, or agents of IQ Finance.
 - The Company retains full decision-making authority at all times.
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3) Leadership

Chairman — Tony Hoong

Owns outcomes and standards.

- Sets priorities for the 90-day sprint (what the IAB is optimizing for)
- Runs meetings and keeps the IAB outcome-driven (not discussion-driven)
- Maintains member quality and engagement (adds/removes members as needed)
- Ensures IAB requests are clear, realistic, and followed through

Vice Chair — Nick Vascotto (Program Operations)

Owns cadence and follow-through (process, not authority).

- Runs scheduling, agendas, notes, and follow-up

- Maintains two trackers: **Introductions Log + Decision Log**
 - Ensures each meeting ends with owners, deadlines, and next steps
 - Drives light operational hygiene so the IAB stays easy to participate in (clear asks, minimal admin)
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4) Membership

- The Company may add or remove members at any time.
- Members are selected for **direct buyer/partner access** or **high-signal domain expertise**.

Ideal member profiles include:

- Operators who sell into or buy within IQ Finance's target segments
- Partners with distribution leverage (channels, ecosystems, communities)
- Experts in reporting, controls, auditability, or compliance expectations

Members are expected to contribute in ways that create real leverage, not general commentary.

5) Term & cadence

Term

- **60-day sprint** starting on the Effective Date.
- Renewal is optional and based on outcomes (see Section 12).

Cadence

- **Bi-Weekly Meeting:** 30-60 minutes
 - **Optional checkpoint:** short weekly check-in during critical sprints (Chair + Vice Chair), with a brief summary shared to relevant members
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6) How meetings run

The goal of each meeting is to produce:

1. A small number of high-quality decisions, and
2. A short list of high-probability introductions and next steps.

Pre-read

Sent before the meeting when feasible.

- 5 bullets: wins, misses, blockers
- The top 1–2 decisions needed
- Any specific introductions requested (who, why, what the ask is)

Monthly agenda (60 minutes)

1. **Wins / changes since last meeting** (10)
2. **Top 2 decisions needed** (20)

3. **Introductions + partner pipeline updates** (20)

4. **Risks + next steps** (10)

Post-meeting follow-up

- Vice Chair circulates: decisions, intros, owners, and deadlines
 - Anything not owned is assumed not happening
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7) Member contribution

Each member is expected to deliver **at least one** of the following per 60-day sprint:

- **2-5 qualified introductions** (customer or partner) where fit is real, **or**
- **One deep review** (ICP/pitch/pilots/pricing/packaging), **or**
- **One pilot stress test** (pass/fail + proof buyers need)

Qualified introduction means: the target plausibly matches ICP or partner criteria and there is a clear reason to take a meeting now.

If a member is unable to contribute during the sprint, the Company may pause or end participation without friction.

8) Confidentiality & conflicts

- Keep non-public Company information confidential.
 - Use Company information only for advisory purposes.
 - Disclose conflicts promptly.
 - Recuse when requested for specific topics.
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9) Fundraising guardrails

These guardrails exist to protect both IQ Finance and IAB members.

- No broker/solicitor activity. No accepting or holding funds.
 - No compensation tied to capital raised.
 - Investing (if any) is optional and handled separately from IAB responsibilities.
 - Any investment discussion is treated as a separate, independent decision.
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10) Compensation

- Default: unpaid unless separately agreed in writing.
 - Any equity or paid advisory terms are handled via separate written agreements.
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11) Exit

Either side can end participation at any time by written notice.

12) 60-day scorecard

Renew only if the IAB is clearly producing at least one of the following outcomes:

- **Qualified intros → meetings booked** (or partner conversations initiated)
- **A major decision improved** (ICP/positioning/pilot/pricing/packaging) that changed execution
- **A meaningful risk surfaced early** that avoided wasted work or prevented a bad bet

If none of the above is happening, the default action is to simplify the IAB (fewer members, clearer asks) or discontinue it.