CASH SWEEP PROGRAM TERMS AND CONDITIONS

Titan Global Technologies LLC ("Broker") makes available to Customers who hold Accounts with Broker the ability to participate in a cash sweep program offered in coordination with Apex Clearing Corporation ("Clearing Broker"), whereby Customers may receive a certain annual percentage yield ("APY") payment on cash holdings in their Account(s) from Clearing Broker (the "Apex Interest") and an additional payment from Broker (the "Titan Payment" and together with the Apex Interest, the "Payments"), pursuant to the terms and conditions herein (the "Program").

Payments made to Customers in connection with their participation in the Program will be comprised of (i) the Apex Interest, which is funded by Clearing Broker's FDIC cash sweep program (the "Apex Cash Sweep Program"), and may include (ii) the Titan Payment, which is a direct payment from Broker, using cash and/or interest from cash on Broker's balance sheet. Please note, Customers who do not hold an account with Broker will only receive the Apex Interest portion of any payment. The terms and conditions of the Apex Cash Sweep Program as well as the amount of Apex Interest is subject to change, and pursuant to the Apex Cash Sweep Program's terms and conditions available here.

Broker is a registered broker-dealer with the U.S. Securities and Exchange Commission (SEC) and member of the Financial Industry Regulatory Authority, Inc. (FINRA). Broker is a member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to $500,000 (including $250,000 for claims for cash). Explanatory brochures are available upon request or can be found at www.sipc.org.

Customer also acknowledges that Customer funds in the Program are held at an Insured Depository Institution ("IDI") as such term is defined by the Federal Deposit Insurance Corporation ("FDIC"). Customer acknowledges that only the Apex Interest portion of the Payment is provided by an IDI. The Titan Payment is not paid on the deposits held by the IDI, but rather is paid by Broker based upon such deposits and does not constitute interest. Neither Clearing Broker nor the relevant IDI are responsible for the Titan Payment and Customer participation in the Apex Cash Sweep Program does not entitle Customer to the Titan Payment.

To receive FDIC insurance, you must participate in the Program. Clearing Broker, the program manager, at its discretion, selects one or more of its program banks at which to place your deposits. Your deposits must be at the program bank selected by Clearing Broker to receive interest and FDIC insurance.

Broker provides no advice nor makes any recommendations to its Customers with regard to participation in the Program, which is done voluntarily upon election by each Customer.

In addition to, but separate from the Apex Interest, Broker may offer Customer the Titan Payment. By opening an Account, Customer affirmatively elects to participate in the Program, and may opt out of the Program at any time by contacting Broker at support@titan.com. To be eligible to participate in the

Program, Customers must hold uninvested cash in either Titan Cash or other Broker investment strategies that include cash. For cash held in the Program within a Customer's individual investment account, Traditional IRA, or Roth IRA, the APY payment will consist of Apex Interest in the amount of .01% of Customer's total qualifying cash holdings. The APY rate is subject to change at any time and at the sole discretion of Apex and/or TGT, and any Titan Payment may be revoked at any time at Titan's sole discretion. Please be advised that you will likely receive an APY higher than .01% if you hold or invest your cash elsewhere.

Payments earned by Customer pursuant to the Program will be deposited directly into the Customer's Account on the 16th day of each month, or next business day thereafter. Any cash holdings in investment strategies on Broker's platform that are not held by Clearing Broker will not be eligible for the Program.

Broker does not charge Customers a fee to participate in the Program. However, Broker receives variable income of approximately 3.3% APY, which is subject to change, from Apex in connection with Customers' participation in the Program that is based in part on the amount of cash Customers hold in the Program. Broker therefore has an incentive to encourage Customers to participate in the Program.

By participating in the Program, Customer acknowledges that they have read and understood the terms and conditions referenced herein along with the terms and conditions of the Apex Cash Sweep Program. By participating in the Program, Customer further acknowledges that Broker and/or Clearing Broker may make changes to the payment terms or the Apex Cash Sweep Program at any time, in their sole discretion and with or without notice to Customer, and that these terms and conditions may be similarly changed at any time, at Broker's sole discretion. Broker may offer a different APY payment amount to certain Customers through promotions, referrals, or for any reason at Broker's sole discretion. The Program may be expanded, narrowed, suspended, canceled or modified at any time by Broker or Clearing Broker. Broker has no obligation to make recommendations about, or changes to, the Program that may or may not be beneficial to the Customer.