**Smart Transfers Risks and Disclosures**

Titan Global Capital Management USA LLC ("Titan") is an SEC registered investment adviser ("RIA"). Titan's affiliate, Titan Global Technologies LLC ("TGT"), is a registered broker-dealer and member of FINRA/SIPC. Both Titan and TGT are subsidiaries of Titan Global Capital Management, Inc.

**Titan Smart Transfers**

Smart Transfers is a feature that gives you the opportunity to earn interest on your excess cash. To enroll in Smart Transfers, you must (1) link a supported bank account to your Titan Individual investment account (your “Linked Bank Account”), (2) choose the amount of money that you want to *remain* in your Linked Bank Account (your “Ideal Balance”), (3) select a day (or multiple days) of the month when you would like Titan to check the balance of your Linked Bank Account (the “Balance Scan”), (4) authorize Titan to perform the Balance Scan on the day (or days) selected (the “Balance Scan Day”), and (5) authorize Titan to initiate a transfer of any funds in your Linked Bank Account above your Ideal Balance (your “Excess Cash”) into Titan Smart Cash (the “Smart Transfer”).

Smart Transfers are only supported for Titan Individual investment accounts, and cannot be enabled on your Titan IRA or Titan Roth IRA.

**Linked Bank Account Restrictions and Limitations**

Smart Transfers can only be initiated from your Linked Bank Account. If you do not already have a Linked Bank Account associated with your Titan Individual investment account, you will be required to add a Linked Bank Account before Smart Transfers can be enabled.

The Linked Bank Account must be connected to Titan through “Plaid Instant for Smart Transfers” (herein after “Plaid”). Some bank accounts may not be supported by Titan or Plaid. If your bank account is not supported by Titan or Plaid, you will not be able to use that bank account to initiate Smart Transfers. You are limited to one (1) Linked Bank Account per Titan Individual investment account.

When Smart Transfers are enabled, the Linked Bank Account will automatically be used to make the Smart Transfers. It is your responsibility to ensure that the Linked Bank Account is the bank account that you intend to use for Smart Transfers. If you do not wish to use your Linked Bank Account for Smart Transfers, you must either (1) disable Smart Transfers, or (2) remove the unintended Linked Bank Account, and link the bank account that you intend to use for Smart Transfers as your Linked Bank Account. Titan is not responsible for transferring money from an unintended bank account that you have designated as your Linked Bank Account.
Ideal Balance

You are responsible for setting your Ideal Balance. Titan will not allow you to set an Ideal Balance that is less than $5,000 (Five Thousand Dollars). When initiating a Smart Transfer, Titan only takes into account the Ideal Balance you have set, the Excess Cash amount in your Linked Bank Account, and your chosen Smart Transfer day(s).

Titan has no visibility, and takes no responsibility for the timing and amount of your other financial obligations, or any other external recurring or one time automatic debts that are connected to your Linked Bank Account. It is your responsibility to maintain an Ideal Balance that allows you to keep your Linked Bank Account in good standing. Should you set an Ideal Balance that is too low to support your other liabilities, you could overdraw your Linked Bank Account, and may be subject to overdraft or other fees from your financial institution or other third parties as a result of your Smart Transfers. Titan is not responsible for any insufficient funds, overdraft fees or other fees as a result of Smart Transfers operating as you have requested.

Balance Scan + Smart Transfer

You authorize Titan to perform a Balance Scan on the Balance Scan Day (or Days) that you have selected during enrollment. If the day of the month that you have selected as your Balance Scan Day exists in every month (e.g., the 1st), your Balance Scan Day and Smart Transfer will occur on the day you selected every month, subject to other requirements for the transfer to be made as stated in the disclosure. If you have chosen a day of the month for your Balance Scan that does not exist in all months (e.g., the 31st), the Balance Scan and Smart Transfer will be scheduled to occur on the last day of the applicable month instead of the date you designated as your Balance Scan Day. By way of example: if you select the 30th of each month as your Balance Scan Day, in the month of February your Balance Scan and Smart Transfer will initiate on February 28th (the last day of that month).

On your designated Balance Scan Day(s), Titan will connect to your Linked Bank Account through Plaid, and automatically assess whether there is Excess Cash available to move into your Titan Individual investment account. If there is Excess Cash available in your Linked Bank Account, Titan will immediately initiate a Smart Transfer of your Excess Cash. The Smart Transfer should appear on your Linked Bank Account transaction record on the same day as the Balance Scan, but Titan is not responsible for any delays in recording the Smart Transfer by your financial institution. The Smart Transfer will normally appear in your Titan Individual investment account within 2-3 business days from the Balance Scan Day. If your Balance Scan Day falls on a weekend or bank holiday, Titan will perform the Balance Scan on your designated Balance Scan Day, but the transfer (if applicable) will not be initiated until the next business day. Depending on your financial institution, your Excess Cash may still show as available in your Linked Bank Account until the Smart Transfer occurs. It is your responsibility to account for the Excess Cash that will become the Smart Transfer between the time of the Balance Scan
and the time that the Smart Transfer occurs when considering other spending or financial liabilities.

The minimum amount for a Smart Transfer is $100 (One Hundred Dollars). This means that if you have less than $100 (One Hundred Dollars) in Excess Cash at the time of the Balance Scan, Titan will automatically skip the scheduled Smart Transfer. Titan will attempt another Balance Scan at the next scheduled Balance Scan Day.

The maximum amount of any single Smart Transfer is $10,000 (Ten Thousand Dollars). If you wish to transfer more than $10,000, you will need to initiate a one-time deposit outside of the Smart Transfers. The $10,000 maximum Smart Transfer limit is subject to change at Titan’s sole discretion, and without prior notice to you.

Once a Smart Transfer has been initiated you will see a “pending transaction” in your Titan Individual investment account. The timing of any Smart Transfer as reported on your account homepage is an estimate, and actual time may vary due to factors outside of Titan's control.

**Smart Transfer Settings and Operations**

Please Note: Titan's ability to execute a successful Balance Scan and maintain your Ideal Balance depends upon receiving accurate and timely balance information from your financial institution. Titan is not responsible for any inaccuracies, delays, or complications caused by the financial institution associated with your Linked Bank Account.

To keep you informed about your Smart Transfers, you will receive a notification when the Smart Transfer has been initiated which will specify the amount being transferred. This is part of our commitment to maintain transparency and to keep you updated about your financial transactions.

Please be aware that certain circumstances beyond our control may affect the timing between the Balance Scan and the execution of the Smart Transfer. In some cases, a scheduled Smart Transfer may be skipped if we foresee that it could lead to unnecessary delays in ongoing transactions.

**Smart Transfer Allocation**

If Smart Cash is enabled on your Titan Individual Account, the funds from your Smart Transfer will be allocated to either a Treasury Fund or to your Cash Reserve, depending on what Titan determines to be the anticipated best option for you based on your tax information. Please note that Smart Cash will be automatically enabled on your account when you set up Smart Transfers. If Smart Cash is disabled after setting up Smart Transfers, the transferred funds will be allocated to Cash Reserve. The process of investing in Treasury Funds typically takes between 2-3 business days, while allocation to Cash Reserve typically takes 1-2 business days.
If you do not want your Smart Transfer to remain in Smart Cash, you will need to take affirmative action to invest the funds in another available strategy on Titan.

**Smart Transfer Withdrawal Timeframes**

Once the process of the Balance Scan and Smart Transfer is initiated, the transferring of funds will take between 2-3 business days to be allocated to either the Treasury Fund or your Cash Reserve. It's important to understand that due to Anti-Money Laundering (“AML”) regulations, any funds you deposit, including those deposited via Smart Transfers, will not be available to withdraw for 5 business days after the deposit. This is to ensure compliance with financial regulations and maintain the integrity of our financial system. You can initiate a withdrawal at any time, but it will be subject to the AML waiting period if the deposit occurred less than 5 business days before the withdrawal request. If the deposited funds are invested in Treasury Funds, the actual withdrawal might require an additional 2-3 business days.

**Recurring Deposits and Smart Transfers**

Any existing recurring deposits will not be impacted by your enrollment in Smart Transfers. If you have a recurring deposit set up, it will continue to function independently of your Smart Transfers unless you choose to disable or alter it. Notably, if a recurring deposit is scheduled on the same day as a Balance Scan, the recurring deposit is executed first. Only then, if there is Excess Cash remaining above the Smart Transfers $100 minimum, would a Smart Transfer be executed.

**Smart Transfer Modifications and Cancellations**

After a Smart Transfer has been initiated, it is deemed pending, and you will only be able to cancel the Smart Transfer while the Excess Cash remains in your Linked Bank Account. Once the ACH transfer has been initiated on your Excess Cash, you will no longer be able to cancel the Smart Transfer. Nevertheless, once your Excess Cash is swept into Titan Treasury or Cash Reserve, you can withdraw it at any time and move it back to your Linked Bank Account without penalty. You can also cancel subsequent Smart Transfers at any time by disabling the Smart Transfer feature on your account.

You are not bound by your initial Smart Transfer settings. If you need to modify the settings of your existing Smart Transfer, you will need to delete your existing Smart Transfer and set up a new one to reflect the changes you want to make. Furthermore, you can cancel Smart Transfers completely at any time if you decide it's no longer suitable for your financial situation. Changes or cancellations can be made within your Titan account at titan.com or through the logged in version of the Titan App.