GENERAL DISCLAIMER

Securities less than \$5 cost \$0.02/share. Please see our disclosures on other charges.

Please see the terms of our referral program.

Please see our fractional shares disclosure.

Please read important legal disclosures that apply to your relationship with Passfolio.

Investing involves risk, including possible loss of principal.

Securities and cryptocurrencies are very different types of assets.

Cryptocurrencies are not securities.

Purchasing cryptocurrencies comes with a number of risks. Please read <u>Passfolio Financial</u> Cryptocurrency Risk Disclosure.

Currency and cryptocurrency exchange services provided by Passfolio Financial LLC ("Passfolio Crypto"), a US Money Services Business registered with FinCEN. Passfolio Financial LLC is not a broker dealer. Cryptocurrencies are not protected by either FDIC or SIPC. Securities products and services offered to self-directed investors through Passfolio Securities LLC Member FINRA / SIPC. Passfolio Securities, LLC does not provide cryptocurrency-related services. Passfolio Securities LLC is a member of SIPC, which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure available upon request or at www.sipc.org.

Passfolio is the brand name of Panchain, Inc. Passfolio Securities LLC and Passfolio Financial LLC are fully-owned subsidiaries of Panchain, Inc.

To purchase securities using cryptocurrencies, you must first convert it into U.S. Dollars using Passfolio Financial LLC. You must then move the U.S. Dollar proceeds to your brokerage account at Passfolio Securities LLC where you can use it to buy securities.

Online trading has inherent risk due to system response, execution price, speed, liquidity, market data and access times that may vary due to market conditions, system performance, market volatility, size and type of order and other factors. An investor should understand these and additional risks before trading.

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professional regarding your specific situation. The projections or other information regarding the likelihood of various investment outcomes are hypothetical in nature, are not guaranteed for accuracy or completeness, do not reflect actual investment results and are not guarantees of future results.

All investments involve risk, losses may exceed the principal invested, and the past performance of a security, industry, sector, market, or financial product does not guarantee future results or returns. Consider the investment objectives, risks, charges, and expenses of a fund before investing. Contact us for a prospectus containing this information.

Please remember that diversification is not an investment strategy without risk, and in certain circumstances, it may not fit your investment objectives. Past performance is no guarantee of future results.

Certain services ("Services") offered through our mobile app are offered only in jurisdictions where it is legal to do so. The availability of the Services over the Internet is not a solicitation for or offering of the Services to any person in any jurisdiction where such solicitation or offering is illegal. We reserve the right to limit the availability of the Services to any person, geographic area, or jurisdiction, at any time and in our sole discretion. We make no representation that the Services are appropriate or available for use in locations outside of United States, or that accessing our mobile app is legally permitted in countries or territories where the Services may be illegal. If you access the Services from other locations, you do so at your own risk and are responsible for compliance with local laws. In particular, we are not authorized by the Brazilian Securities and Exchange Commission (CVM) to offer securities distribution services to investors who reside, are domiciled or incorporated in the Federative Republic of Brazil. The Services are not specifically directed to investors who reside, are domiciled or incorporated in the Federative Republic of Brazil and should not be understood as an offer of services directed to such investors.

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Be sure to consider your own financial situation, perform thorough research, and consult with a qualified tax professional before making any investment decisions concerning REITs. Investments in REITs and other real estate securities are subject to similar risks as direct investments in real estate. The real estate industry is particularly sensitive to economic downturns.

Where an investment is denominated in a currency other than the investor's currency, changes in rates of exchange may have an adverse effect on the value, price of, or income derived from the investment.

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