



Asset Protection Guarantee

Altruist Financial LLC
Dated: December 2024

At Altruist Corp (“Altruist”), we are committed to delivering our clients one of the highest levels of security in the industry.

If you lose cash or securities from your account due to unauthorized activity, we'll reimburse you for the cash or shares of securities you lost. We're promising you this protection, which adds to the provisions that already govern your account, if unauthorized activity occurs and we determine it was through no fault of your own. Unauthorized activity does not include actions or transactions undertaken by or at the request of you, your investment advisors or family members, or anyone else whom you have allowed access to your account or to your account information for any purpose, such as trading securities, writing checks or making withdrawals or transfers.

If eligible, we will reimburse direct losses due to unauthorized activity. To qualify for a reimbursement, you must do the following to keep your accounts secure:

1. **Use a unique username and password for your Altruist accounts.** Keep your personal identifying information and account information secure and confidential. Sharing your password, PIN, secret question answers, authentication codes or other standard means of authentication with other people means you authorize them to take action in your account. Likewise, where you use tools like fingerprint, facial recognition, or voiceprint recognition technologies, persons whose biometric features have been registered to work to unlock access to such technologies will be considered authorized to take action in your account. Altruist will never contact you to ask for this information or to gain access to your computer. If you are a victim of identity theft, change your password and [contact us](#) immediately.
2. **Use multi-factor authentication.** You will also need to be sure to utilize standard security features we make available for access to your account as they change over time. Additionally, you must use security features in the manner in which they are intended, such as unique and reasonably secure passwords, and not attempting to circumvent access and detective controls we have in place to protect accounts.
3. **Keep your information up to date.** You must keep your contact information, including your email address and phone number, up-to-date with us, so that we can contact you in case of suspected fraud. In addition, you must change your password at least once every 90 days while using the Altruist platform.
4. **Review information and communications from Altruist within 10 days.** You must frequently check your account information and promptly review correspondence, account statements, and confirmations as they are made available to you. You must contact Altruist within 10 days of the information being made available to you to report any suspected unauthorized activity, errors, discrepancies. Any notification to Altruist made after 10 days after the information is posted to your account or delivered to you will be ineligible. Please contact reportfraud@altruist.com to make a report.
5. **Take the actions we request if your account is ever compromised and cooperate with our investigation.** For example, we may ask you to file a police report, provide an affidavit, take steps to recover the funds from a wrongdoer known to you or sign a release. We will not offer reimbursement to anyone determined to have facilitated or enabled the unauthorized activity.

Altruist will determine the applicability of the Asset Protection Guarantee and any reimbursement amounts based on the facts of your situation in Altruist's sole discretion. We do not cover taxes, legal fees, lost opportunity costs, consequential/non-monetary damages or amounts that have been or are eligible to be reimbursed, for example, by a depository bank or through insurance. This will not restrict any rights or protections under Regulation E.

Where other companies or persons have an obligation to reimburse the assets to you, we may offset reimbursements by amounts they owe or request that you assign your rights to receive compensation from that party to us. Finally, protection may not be available in the event of acts of God, acts of war or terrorism, or other activities of nation-states. The Altruist Asset Protection Guarantee does not alter any agreements that you have with Altruist and is offered under the laws of California.