

Security and Insurance Disclosures



Altruist Corp
Altruist Financial LLC
Altruist LLC

Securing our customers' assets and information is Altruist's top priority.

Regulation

Altruist Financial LLC is a broker-dealer registered with the United States Securities and Exchange Commission (the "SEC") and member of the Financial Industry Regulatory Authority ("FINRA"). Altruist Financial LLC provides brokerage related products and services as part of its business activities.

Altruist LLC is an investment adviser registered with the SEC and provides advisory and other services.

Altruist Financial LLC and Altruist LLC (collectively, "Altruist" or the "Firm") operate in a heavily regulated industry and are subject to the rules and regulations adopted and enforced by the SEC and FINRA.

In accordance with Altruist's compliance and regulatory requirements, the Firm maintains a diverse and seasoned internal compliance team to oversee the Firm's requisite obligations, putting our customers' best interests first.

Insurance

Altruist Financial LLC is a member of the Securities Investor Protection Corporation ("SIPC"), which means securities held in your brokerage account are protected up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure available upon request or at sipc.org. In addition, Altruist Financial LLC carries an excess SIPC policy with underwriters at Lloyd's of London, which extends the per account coverage by an additional \$40 million (with a cash sub limit of \$2 million), subject to an aggregate limit of \$150 million across all Altruist accounts. Repurchase agreements, reverse repurchase and stock loan transactions, as well as certain mutual funds, may not be covered by the excess SIPC bond.

Altruist Financial LLC's Bank Sweep Program provides you the ability to automatically "sweep" uninvested cash balances in your account into Federal Deposit Insurance Corporation ("FDIC") insured bank deposit accounts between multiple FDIC-insured banks ("Participating Banks"). Cash swept into an interest-bearing account at a Participating Bank is federally insured up to applicable FDIC limits in the event of a bank failure. Although the Bank Sweep Program's network of FDIC-insured Participating Banks provides you access to increased FDIC coverage, FDIC coverage limits are \$250,000 for all deposits (checking, money market, savings, CDs, etc.) per depositor, per insured bank, for each account ownership category. See fdic.gov for additional account category and coverage information. Neither SIPC protection nor excess SIPC coverage provides protection against market losses. Once funds are swept into an interest-bearing account they are held at an FDIC member bank and, accordingly, they are protected by FDIC insurance. They are not covered by SIPC or by Lloyd's of London. For more information on the Altruist Bank Sweep Program, please review the Altruist Bank Sweep Program Disclosure Statement available at altruist.com/legal.



Asset Protection Guarantee

Altruist has an Asset Protection Guarantee, included as a separate document.

Security & Encryption

Altruist engages an American Institute Certified Public Accountant ("AICPA") independent auditor to conduct a SOC 2 Type 2 examination and deliver a report on Altruist's system of controls related to information security.

This means that an independent auditor has examined Altruist's systems and controls for the security, availability, and confidentiality categories pursuant to AICPA standards.

Altruist's SOC 2 Type 2 examination tests that the systems and controls related to data security at Altruist are suitably designed and operating effectively to achieve their outcomes of ensuring safe, secure, and reliable transmission, storage of data.

A few highlights on data security:

- We encrypt critical data with quarterly key rotation.
- We monitor our networks 24 hours a day, 7 days a week, 365 days a year to continually assess the security and health of our platform with instant, automated alerts to security personnel.
- We use intrusion and prevention systems that are configured to continuously monitor and analyze network traffic and system activity.
- We employ user access reviews of network and application accounts at least annually to ensure appropriate access is maintained.

All employees at Altruist are subject to background checks and confidentiality agreements.