

TITAN TREASURY – MASTER DISCLOSURE

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Please review the [Schwab Fund prospectus](#) in its entirety, for a full list of risks associated with investing in the Schwab Fund before making any investment decision. Please review the [Vanguard Treasury Fund prospectus](#) in its entirety, for a full list of risks associated with investing in the Vanguard Fund before making any investment decision. Please review the [Gabelli Fund prospectus](#) in its entirety, for a full list of risks associated with investing in the Gabelli Fund before making any investment decision. Please review the [Fidelity Fund prospectus](#) in its entirety, for a full list of risks associated with investing in the Fidelity Fund before making any investment decision. Please review the [JPMorgan Fund prospectus](#) in its entirety, for a full list of risks associated with investing in the JPMorgan Fund before making any investment decision. Please review the [Dreyfus Fund prospectus](#) in its entirety, for a full list of risks associated with investing in the Dreyfus Fund before making any investment decision. Please review the [Vanguard Money Market Fund prospectus](#) in its entirety, for a full list of risks associated with investing in the Dreyfus Fund before making any investment decision. The Treasury Fund prospectuses have been prepared exclusively by the Treasury Funds' provider, and not by Titan, and thus Titan cannot guarantee the accuracy or completeness of the material.

The Treasury Funds are made available on Titan's platform as three of many potential investment options available to Titan Clients, that may or may not be recommended based on an individual client's investment objectives and risk tolerance. Some Treasury Funds have higher investment minimums, up to \$3,000, and therefore investors may receive a yield lower than advertised.

The Treasury Funds' prospectuses contain the Treasury Funds' investment objectives, risks, charges, expenses, and other information, which should be considered carefully before investing. Investments in the Treasury Funds are not insured or guaranteed by the Federal Deposit Insurance Corporation ("FDIC"), but invest the majority of their assets into securities that are backed by the full faith and credit of the U.S. Government and the brokerage accounts are insured by the Securities Investor Protection Corporation ("SIPC") in the event of a brokerage firm failure. SIPC provides coverage up to \$500,000 for securities and cash held in the account, with a maximum of \$250,000 for cash. This insurance does not protect against market losses or guarantee investment value. For more details, visit www.sipc.org. The full faith and credit backing is the strongest backing offered by the U.S. government, and traditionally is considered by investors to be the highest degree of safety as far as the payment of principal and interest.

Titan's Advisory Fee

Titan charges an advisory fee of 0.25% on all assets under management ("AUM") that you hold in Titan Treasury (the "Advisory Fee"). The Treasury Funds offered also charge expenses to cover operating costs, known as their "expense ratio." The expense ratio of all Treasury Funds available will be charged by the fund annually, and will be deducted from the fund's yield. All of Titan's advertised yields are shown net of the fund's expense ratio, but not net of Titan's Advisory Fee. This is because the payout you receive from the Treasury Funds will not be net of the Titan Advisory Fee. Titan's Advisory Fee will be automatically withdrawn once a month. Wherever Titan advertises "total earnings" or "pending earnings" or comparative charts against competitors, Titan's Advisory Fee is incorporated into the number advertised.

The Funds' yield reflects the current 7-Day Yield, which is annualized based on the average income return over the previous seven days, net of the fund's expenses. The yield is subject to change. The 7-Day Yields are calculated and distributed exclusively by each Treasury Fund, and not by Titan, and thus Titan cannot guarantee the accuracy or completeness of the data. Dividends distributed from Treasury Funds are reinvested. During periods when interest rates are low or there are negative interest rates, the funds' yield (and total return) also could be low or even negative. Yield is not guaranteed, and the rate of any interest earned is subject to change at the discretion of the Treasury Funds. Titan Treasury is not designed to offer capital appreciation. In exchange for its emphasis on stability and liquidity, the money market investments available through Titan Treasury may offer lower long-term performance than traditional stock or bond investments. Each Treasury Fund has a different record date and a corresponding date when earnings are paid to investors.

All investments involve risk and the past performance of a security or financial product does not guarantee future results or returns. Keep in mind that while diversification may help spread risk, it does not ensure a profit or protect against loss. There is no guarantee that any particular asset allocation or mix of funds will meet your investment objectives or provide you with a given level of income. There is always the potential of losing money when you invest in securities or other financial products. Investors should consider their investment objectives and risks carefully before investing. The information provided does not take into account the specific objectives, financial situation, or particular needs of any specific person. This is not an offer, solicitation of an offer, or advice to buy or sell securities, or open a brokerage account in any jurisdiction where Titan is not registered. You should consult a tax professional regarding the tax implications of your investments. Please visit <https://www.titan.com/disclosures> for important additional disclosures. You can also visit Titan's Frequently Asked Questions for more information about this investment.