

Asset Protection Guarantee

Altruist Financial LLC | August 3, 2022

At Altruist Financial LLC (“Altruist”), we are committed to delivering our clients one of the highest levels of security in the industry – at no cost to you.

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 ever 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.

We promise this protection if you work with us in five ways:

1. Use a unique username and password for your Altruist accounts. Your username and password cannot be the same or similar to any other username or password you use for any other online platform or mobile app. Keep your personal identifying information and account information secure and confidential because 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 notify us immediately. You should visit our security pages and learn more about ways to protect yourself.

2. Use the standard security features we make available for access to your account as they change over time, including using multi-factor authentication. 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. And you must change your password at least once every 90 days while using the Altruist platform.
3. 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.
4. You must frequently check your account information and promptly review correspondence, account statements, and confirmations as they are made available to you, but no later than 10 days after that information is posted to your account or delivered to you. You must immediately contact and report to Altruist at reportfraud@altruist.com if you suspect any unauthorized account activity, errors, discrepancies, lose the device you normally use to contact us, or if you have not received your account statements. Any notification to Altruist made after 10 days after the information is posted to your account or delivered to you will be ineligible.

5. Take the actions we request if your account is ever compromised and cooperate with our investigation. For example, we may ask you to have a professional computer security company clean your computer hard-drive or 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.

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.

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.