

**Titan Global Capital Management USA LLC (“Titan”)  
Yield Bonus Referral Program Terms and Conditions  
Valid Beginning: January 2, 2024 (the “Effective Date”)**

Titan’s yield bonus referral program allows you to invite others you know personally to sign up for a Titan account by sending them a unique referral URL (your “Referral Link”) in an email, text, or through a social invitation within the interface of the Titan mobile or web app (“Titan App”) and earn up to a maximum of four (4) Referral Rewards. If you refer a new client who has not previously funded a Titan Investment Account (the “Referred Client”), and the Referred Client completes an initial investment in any cash or investment product offered by Titan, you and the Referred Client are eligible for a cash reward that will bring your effective pre-tax yield on Smart Cash to 6.0% for three (3) months for each new Qualified Referral, as more fully described below. Except in the event of an applicable promotion or fee break, Titan charges an advisory fee of 0.25% on Smart Cash, so by taking advantage of this referral program, your total effective pre-tax yield will be 5.75% after fees.

**The Referral Reward:**

The Referral Reward only applies to up to \$250,000 of your money held in Smart Cash that is invested in either Titan’s Cash Sweep Program (while held at a program bank); or invested in a Treasury money market fund. The Referral Reward is a cash contribution from Titan that will bring your effective pre-tax payout by the Treasury money market fund where your cash is invested (or the yield earned through Titan’s Cash Sweep Program) to a total of 6% pre-tax payout on up to \$250,000 of deposited funds (the cash contribution from Titan hereinafter referred to as the “Titan Cash Bonus”). By way of example, if your Smart Cash is invested in Titan Treasury that yields 5% in a given month, Titan will contribute a Titan Cash Bonus of 1% to bring your total pre-tax payout to 6% on up to \$250,000. Except in the event of an applicable promotion or fee break, Titan will apply an advisory fee of 0.25% on your Smart Cash balance, bringing your after-fee total Referral Reward to 5.75%.

**Reward requirements:**

In order to receive the Referral Reward, you must:

1. be an active Titan client with the Smart Cash feature enabled on your account;
2. the Referred Client must sign up for a new Titan account using your unique Referral Link you provide, and fund the account at or above Titan’s minimum deposit amount;
3. the Referred Client must keep their new account active and funded for at least One Hundred and Eighty (180) days; and
4. you must remain funded in Smart Cash for the applicable Referral Reward period.

If you and the Referred Client complete the requirements above (constituting a “Qualified Referral”), you and the Referred Client will both receive the Referral Reward for three (3) Months. In order to be eligible for the Referral Reward, your Smart Cash must be earning yield. During periods of automated rebalances, no yield nor Titan Cash Bonus will accrue. The Referral Reward will start to accrue the day that the Referred Client completes their first minimum deposit, and will be applied for 90 calendar days (“Reward Period”). Each month,

interest will be paid on your Smart Cash from Titan Treasury or Titan's Cash Sweep Program investment. After the interest is paid, Titan will pay the additional Titan Cash Bonus required to bring your total payout to 6.0% (5.75% after Titan advisory fees are applied) on up to \$250,000. The Titan Cash Bonus will be deposited into your Cash Reserve account and, with Smart Cash enabled, will be automatically moved into the anticipated highest yielding option for you on Titan. If your Smart Cash is held within a Titan IRA, the Titan Cash Bonus will not count towards your yearly contribution limit.

By referring a prospective client, you agree that we can share your name with the person you are referring. By accepting a referral and using the Referral Link to sign up for a new Titan account, you agree that we can share your name with the person who referred you.

**Stacking Rewards & other limitations:**

The Referral Reward can be applied for a total of four (4) total Qualified Referrals, meaning, you can maintain your Cash Bonus Reward for a total of twelve (12) months (the "Maximum Referral Reward"). If a Qualified Referral is made and you are already at the Maximum Referral Reward, you will not receive any additional Referral Reward but the Qualified Referred Client will receive the Referral Reward for their first 3 months invested on Titan as long as you both maintain funds in Smart Cash. If you were referred to Titan as a Qualified Referral, and received a 3-month Referral Reward for signing up for Titan, you are eligible to make four (4) total Qualified Referrals, thereby bringing your Maximum Cash Bonus Reward potential to fifteen (15) months.

The Referral Reward is fully taxable. Final determination of eligibility is at Titan's sole discretion. This offer cannot be redeemed in any other manner and may be terminated by Titan at any time and for any reason at Titan's sole discretion. Titan will send your referral invitation and up to five reminders to each Referred Client you invite. Recipients can cancel reminders at any time unsubscribing from Titan's email list.

**SEC Attestation:**

By making a referral, you attest that you are not disqualified from giving a paid endorsement of Titan which means that you have never been the subject of any SEC opinion or order barring, suspending, or prohibiting you from acting in any capacity under federal securities laws nor subject to a finding, order, or conviction by a United States court, or any financial regulatory agency. You agree to notify Titan if you become disqualified at any time.

**Additional Terms for Titan Promoters:**

If, in any rolling 12-month period, you earn more than \$1,000 in a Titan Cash Bonus, you will be considered a promoter of Titan who is being paid for an endorsement pursuant to the SEC New Marketing Rule. You agree that by sharing your Referral Link, you are entering into a written agreement with Titan to promote its products and services. You agree to disclose to any Qualified Referral or prospective client that you are receiving payment from Titan in the form of a Titan Cash Bonus for making a referral.

**Additional Disclosures:**

Advisory services are offered for a fee by Titan Global Capital Management USA LLC ("Titan"), a registered investment adviser with the Securities and Exchange Commission. Registration does not imply a certain level of skill or training. Investing involves risk. Past performance is not indicative of future returns. You may lose money. No additional fees or costs are charged to promotion participants who register for a Titan Investment Account or become clients of Titan as a result of this promotion.

Titan's affiliate, Titan Global Technologies LLC ("TGT"), is a registered broker-dealer and member of FINRA/SIPC. Titan and TGT are subsidiaries of Titan Global Capital Management, Inc. The platform permits clients to purchase securities, including (but not limited to) various Registered Investment Company products offered by third-party fund families and investment companies. Third party fund families have their own minimum investment amounts, and charge their own management fees, which are not included in this offer (or in the Platform Fee Discount offered here).

This promotion is not a recommendation to use any paid services including Titan's or TGT's paid financial services. It is not a recommendation to buy or sell securities, or to make a rollover of any account governed by ERISA. This promotion is open to legal residents of the 50 US States and DC, 18 years and older. Void where prohibited by law.