



## **JOINT ACCOUNT DISCLOSURES**

Advisory services are provided by Titan Global Capital Management USA LLC ("Titan"), an SEC-registered investment adviser ("RIA"). Brokerage services are provided by Titan Global Technologies LLC ("TGT") and Apex Clearing Corporation, both registered broker-dealers and members of FINRA/SIPC. Both Titan and TGT are subsidiaries of Titan Global Capital Management, Inc.

### **JOINT ACCOUNT TERMS AND LIMITATIONS**

Titan offers accounts co-owned by two people ("Joint Accounts"). By opening a Joint Account on Titan, you understand that you are opening an investment account as joint tenants with rights of survivorship. This means two people share the account equally, and if one owner passes away, the account automatically becomes fully owned by the surviving owner.

### **OWNERSHIP AND AUTHORITY**

Each owner of the Joint Account is considered to own 100% of the account. Either owner may act independently without the consent or approval of the other owner. Each owner may take almost any action on the account, except removing the other owner from the account, without any additional consent from the other owner.

Either owner may, on their own and without notice to the other owner:

- Deposit or withdraw funds
- Place or authorize trades
- Link bank accounts
- Close the account
- Communicate directly with the firm regarding the account

#### What Owners Cannot Do

- One owner cannot remove the other owner from the account. To separate ownership, the joint account must be closed and a new individual account opened.
- One owner cannot place a restriction or hold on the account that limits the other owner's access unless a valid court order is provided.

### **ACCOUNT OPENING REQUIREMENTS**

Both owners must complete the account opening process. One owner can initiate account opening on their own, but then Titan will send an invitation to the other account owner to complete the opening process. Each owner must pass required identity verification and due diligence. If additional documentation is required from either owner, the Joint Account will be on hold for both owners until all requirements are satisfied.

Each owner will have their own separate account login credentials, and are responsible for keeping the login credentials confidential. Joint Account owners should not share account login credentials, even with each other.

### **BANK ACCOUNTS AND MONEY MOVEMENTS**

Either owner may deposit funds into the joint account from any funding source linked to the Joint Account. Either owner may withdraw funds to any linked bank account, even if that bank account belongs to the other owner. Either owner can withdraw all funds from the account to a funding source held only in their name without the consent of the other account owner.

### **COMMUNICATIONS**

Firm communications (such as statements and notices) will be sent to both account owners. If one owner contacts the firm with a question or request, the firm is not required to notify the other owner.

### **SURVIVORSHIP**

If one owner dies, the account automatically and fully transfers to the surviving owner, outside of probate. Titan will require a death certificate to verify the death of one owner, and will then assist in transferring any funds into an individual account in the name of the surviving owner.

By opening a joint account, both owners acknowledge and accept that **either owner may independently control the account**, including withdrawing all funds, subject only to applicable law and court orders.