



7103 South Revere Parkway
Centennial, Colorado 80112

DATE

Client Name
Client Address
Client City, State Zip

**OFFICIAL DOCUMENTS FOR
YOUR ACCOUNT**

Dear Valued Client,

We are pleased to inform you that E*TRADE Savings Bank, doing business as E*TRADE Advisor Services ("EAS"), the custodian of your account, has completed its transaction with Axos Advisor Services, a joint service offering from Axos Clearing LLC and Axos Bank. As a result of this transaction, Axos Advisor Services has become your new custodian.

To verify your account information is up to date, please review the account details below. If there are any inaccuracies or missing information, please make the necessary corrections on this letter and return the letter to the address printed above at your earliest convenience so we can make the appropriate changes to your account. You may also provide this information to your financial advisor.

- Account Name:**
- Account Address:**
- Account City, State, Zip:**
- Home Phone:**
- Business Phone:**
- Date of Birth:**
- Annual Income:**
- Net Worth:**
- Investment Objectives:**
- Occupation:**
- Employer:**
- Is this an associated person of a broker/dealer?**

As custodian of your account, Axos Advisor Services works with your financial advisor to provide services like settling purchases and sales, account administration, and tax reporting. In light of this transaction, we want to assure you that Axos Advisor Services will provide these same services and work with your financial advisor in the same way. The method you use to access your account online will remain the same. As before, you will be able to monitor performance, holdings, and your transaction history with complete transparency and 24/7 online access. Additionally, your financial advisor and current investments will remain the same. Your cash sweep feature will continue to allow for up to \$500,000 in FDIC deposit insurance protection.

The securities in your account are covered by the Securities Investor Protection Corporation (SIPC), of which Axos Advisor Services is a member. This coverage protects the securities in your account up to \$500,000 (including \$250,000 for claims for cash). A detailed explanatory brochure available upon request at www.sipc.org.

You may also request any information on our cash sweep program, including rate information, by contacting your advisor.

Enclosed are documents, which provide important information, regarding the terms and conditions governing your account. We encourage you to carefully review these documents and retain them for your records.

The enclosed documents include:

1. The Axos Clearing Insured Deposit Program Terms and Conditions, which govern the cash sweep feature available for your account.
2. IRA Plan Agreement.

If you have any questions, please do not hesitate to contact your financial advisor, or call Axos Advisor Services at 303-705-6400.

Sincerely,

Axos Advisor Services

Please read the important disclosures below.

Securities products are offered by Axos Clearing LLC, Member FINRA & SIPC.

Axos Advisor Services and Liberty are trade names of Axos Clearing LLC. Axos Clearing LLC provides back-office services for registered investment advisers. Axos Clearing LLC does not provide investment advice or make investment recommendations through Axos Advisor Services or in any capacity.

The information delivered in this letter is not intended to provide specific advice or recommendations for any individual or entity.

Axos Clearing LLC does not guarantee in any way the financial condition of the banks who are part of the Insured Deposit Cash Account Program or the accuracy of any publicly available financial information concerning such banks.

Before investing in a cash sweep deposit program, investors should carefully read the Axos Clearing Insured Deposit Cash Account Program Terms and Conditions for further details on eligible account types and their deposit limits. For a list of eligible banking institutions, contact your financial advisor or visit Axos Clearing's website at www.axosclearing.com.

Interest rates in the Axos Clearing Insured Deposit Cash Account Program are subject to change without notice from Axos Clearing LLC.

System response and account access times, in Liberty or any other platform or service, may vary due to a variety of factors, including trading volumes, market conditions, system performance, and other factors.

Axos Clearing LLC does not provide investment, legal, accounting, or tax advice. Always consult your own investment, legal, accounting, and tax advisors.