

# FACTS

## WHAT DOES AXOS® INVEST DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Under federal law, that means personally identifiable information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information may include, but is not limited to: <ul style="list-style-type: none"> <li>■ Personal information, such as Social Security number and date of birth</li> <li>■ Financial information, such as account balances, positions and transactions, income, and net worth</li> <li>■ Contact information, such as phone numbers and email addresses</li> <li>■ Demographic information, such as gender, education, and occupation</li> </ul>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies, like Axos Invest, can share their customers' personal information; the reasons Axos® Invest chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Axos Invest share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> To offer our products and services to you (please see below to limit the ways we contact you).	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	No

To limit our sharing	<p>Call 1-888-585-4965 or email us at <a href="mailto:privacy@axosinvest.com">privacy@axosinvest.com</a> or sign in to your investment account and select preferences.</p> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Axos Invest Customers: call us at 888-585-4965 or email us at <a href="mailto:privacy@axosinvest.com">privacy@axosinvest.com</a> .

## Who we are

## Who is providing this notice?

Axos Invest, Inc. (formerly known as WiseBanyan, Inc.) and Axos Invest LLC (formerly known as WiseBanyan Securities LLC); 9205 West Russell Road, Suite 400; Las Vegas, Nevada 89148

## What we do

## How does Axos® Invest protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We restrict access to your personal information to our employees who need to know that information to provide your products and services.

## How does Axos® Invest collect my personal information?

We collect your personal information, for example, when

- You open an account or deposit money
- Transactions occur in your account involving your security or cash holdings.
- We receive information from our clearing firm in order to service your account.

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

## Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

## Definitions

## Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with an Axos name; financial companies such as Axos® Bank, N.A., and Axos® Clearing LLC.*

## Nonaffiliates

*Companies not related by common ownership or control. They can be financial and nonfinancial companies.*

- *Nonaffiliates we share with can include tax preparation companies, insurance companies, direct marketing companies, nonprofit organizations, and other banks.*

## Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include finance companies, mortgage companies, insurance companies and investment companies.*

Other important information

You may have privacy rights under various state laws including Vermont, California and Nevada. Axos Invest complies with these laws to the extent they apply. We may telephone existing customers with offers for additional financial products. You have the right to opt-out of this contact by calling 1-888-585-4965 to add your name to our do-not-call/contact list. Nevada residents may also contact the Nevada Attorney General for opt out information by phone (775-684-1100); email (bcpinfo@ag.state.nv.us); or mail (100 N Carson St., Carson City, NV 89701).

**Do Not Call Policy.** This notice is the Axos Invest Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows. Axos Invest employees receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from Axos Invest will be placed on the Axos Invest Do Not Call list and will not be called in any future campaigns, including those of Axos Invest affiliates.

**Call Monitoring and Recording.** If you communicate with us by telephone, we may monitor or record the call.