

StoneX International Securities

Important Notifications about Your Account with StoneX International Securities Inc.

Dear Valued Customer

Below, please find important information regarding your account with StoneX International Securities Inc.. Please read it carefully and keep a copy for your records. You don't need to take any action at this time. Please contact us if you have any questions.

I. StoneX International Securities Inc. PRIVACY NOTICE

We are committed to maintaining the confidentiality, integrity and security of all nonpublic personal information entrusted to us by our customers. Our Privacy Notice is attached. We will continue to maintain the confidentiality of your nonpublic personal information after the termination of the customer relationship. Residents of some states may have additional privacy rights. We adhere to all applicable state laws. We will annually provide to you a copy of our Privacy Notice for the duration of the customer relationship. If at any point we wish to use or disclose your nonpublic personal information in a manner different from what has been communicated to you in our Privacy Notice, we will notify you in writing, and, where required, will provide to you the ability to opt-out of the sharing.

II. WHO TO CONTACT TO ASK A QUESTION OR FILE A COMPLAINT

The Securities and Exchange Commission (the "Commission") requires that broker-dealers provide a means to be contacted by the customer in the event of a complaint. Any complaint involving International Wealth Management or its associated persons should be directed to the Chief Compliance Officer, at 1221 Brickell Avenue, Suite 1070, Miami, Florida 33131. The telephone number is 305/377-8008.

III. FINRA DISCLOSURE PROGRAM

The Financial Industry Regulatory Authority, Inc. ("FINRA") requires that broker-dealers provide information on how one can learn more about FINRA's BrokerCheck Program (also known as the Public Disclosure Program). The FINRA BrokerCheck toll-free hotline is 800/289-9999. The FINRA Web site is located at www.finra.org. You can acquire an investor brochure that includes information describing the BrokerCheck Program by calling the hotline or accessing the Web site.

IV. SECURITIES INVESTOR PROTECTION CORPORATION ("SIPC")

FINRA requires broker-dealers to advise customers that they may obtain information about the Securities Investor Protection Corporation ("SIPC"). You may obtain information about SIPC and may obtain a SIPC brochure by contacting SIPC. SIPC's telephone number is 202/371-8300. SIPC's Web site is located at www.sipc.org.

V. BUSINESS CONTINUITY PLAN

Introduction. International Wealth Management has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with the following summary information about our Business Continuity Plan.

Contacting Us. If after a significant business disruption you cannot contact us as you usually do at 305/377-8008 in the United States, or our toll free numbers from Mexico (85-25-62-91 Mexico City and 01800-681-1857), and from Buenos Aires, Argentina (59-84-18-83), you should call our alternative numbers in the United States: 305/773-9589, 305/519-2153, 305/244-7919, 305/814-4107, 305/753 2184 or 305/281-5521. If you cannot access us through any of those numbers, you can contact our clearing firm, Pershing, directly. Pershing can process limited trade-related transactions, cash disbursement requests, and security transfer requests. Instructions to Pershing must be in writing and transmitted via facsimile or postal service as follows:

Pershing LLC
P.O. Box 2065
Jersey City, New Jersey 07303-2065
Facsimile: (201) 413-5368

Please note that the facsimile number above is for business interruption-related issues only, and should not be used for any other purposes, such as change of address notices, account transfers, and/or credit verification. Information received on this fax that is unrelated to business interruption issues will not be acted upon. For additional information about how to request funds and securities when we cannot be contacted due to a significant business interruption, refer to the information provided by Pershing on its Web site at http://www.pershing.com/client_support.html or dial (201) 413-3635 for recorded telephonic instructions. If you cannot access the instructions from the previously noted number, you may call (213) 624-6100 extension 500, an alternate number for recorded instructions.

Our Business Continuity Plan. We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the Firm's books and records, and allowing our customers to transact business. In short, our plan is designed to permit our Firm to resume operations as quickly as possible, given the disruption's scope and severity. Your orders and requests for funds and securities could be delayed during this period. The Firm tests its capabilities for resumption of business annually.

Varying Disruptions. Business disruptions vary in their scope and severity. The plan outlines the actions the Firm will take in the event a building, city-wide, or regional incident disrupts our business, including relocating technology, records, and operational personnel to alternate facilities. The Firm's recovery time objective for business resumption is four (4) hours where relocation is unnecessary, six (6) hours where relocation of personnel, records and/or technology is necessary and relocation to a remote site within South Florida is feasible, and one business day where relocation outside of the South Florida area is necessary. Recovery objectives may be adversely affected due to the unavailability of external resources and circumstances beyond the Firm's control. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities.

For more information. If you have questions about our business continuity planning, you can contact us at 305/377-8008.

VI. ORDER ROUTING DISCLOSURE

International Wealth Management may act in an agency capacity for customer orders in equity and option securities. The Commission requires broker dealers that route orders in certain equity and option securities to make available quarterly reports that present a general overview of their routing practices. To view statistical information representing order flow that has been sent to various market centers for execution as of the most recent calendar quarter end, go to <http://www.orderroutingdisclosure.com> and type "StoneX International Securities Inc" in the space provided. These statistics are intended to provide only an overview of Intercam's order routing practices and these statistics do not necessarily capture all of Intercam's order flow. As acknowledged by the Commission, other factors may be relevant to evaluating the quality of order execution, including the (1) size of the order, (2) trading characteristics of the security involved, (3) availability of accurate information affecting choices as to the most favorable market center for execution and the availability of technological aids to process such information, and (4) cost and difficulty associated with achieving an execution in a particular market center. Accordingly, the statistics do not create a reliable basis on which to assess whether International Wealth Management has satisfied its duty of best execution. These statistics have not been audited and may contain errors. You should not base any decision to establish or continue an account with International Wealth Management solely on these statistics.

Although the information contained in the order routing reports (the "Reports") is obtained or compiled from sources that we believe reliable, International Wealth Management does not guarantee the accuracy, completeness and timeliness of the Reports or the validity of their use for any particular purpose. Intercam, its affiliates, officers or employees do not warranty, guarantee or make any representations, or assume any liability to customers or any third parties, with regard to financial results, including any direct, indirect, consequential, incidental or punitive damages that may arise from (1) the use of the information contained in the Reports, (2) the failure or interruption of the site or (3) any other cause relating to the access, inability to access, or use of the site or these Reports.

The Commission's Web site at www.sec.gov provides more information on the Disclosure of SEC-Required Order Execution and Routing Practices and the Commission's Staff Legal Bulletin No. 13A, which provides interpretive guidance to frequently asked questions, is available at the Commission's Web site. Questions regarding this order routing summary may be directed to the Chief Compliance Officer at 305/377-8008. You may contact us to request the identity of the venue to which your orders were routed for execution for the six months prior to your request being made.

VII. EXECUTION OF ORDERS

High volumes of trading at the market opening or intraday may cause delays in execution and may cause executions at prices significantly away from the market price quoted or displayed at the time the order was entered.