



IMPORTANT DISCLOSURES

Important Information About Procedures for Opening a New Account

The USA PATRIOT Act requires financial institutions to maintain comprehensive anti-money laundering programs. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, record, and verify the information that identifies each person who opens an account. What this means to you: when you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying document. Persons designated by the United State Office of Foreign Asset Control (OFAC) as Specially Designated Nationals, residents of restricted countries, or employees of foreign governments or their agents may not open accounts at Apex Clearing Corporation.

SIPC Information

JWTT, Inc., is a member of the Securities Investor Protection Corporation (SIPC). You may obtain more information about SIPC, including the SIPC brochure, at www.sipc.org or by calling (202) 371-8300.

Complaints or Concerns

Should you ever have concerns about your relationship with JWTT, or wish to register a complaint, please contact our Compliance Department by calling (971) 323-0700 or by emailing compliance@jwttinc.com.

Investor Protection and Education

JWTT is a member of [FINRA](http://www.finra.org), which maintains important information about firms and their representatives. To learn more, investors may call the FINRA BrokerCheck Hotline Number toll-free at 800 289-9999, or visit the FINRA web site at www.finra.org. Learn more about BrokerCheck by calling the Hotline Number or visiting:

<http://www.finra.org/file/brokercheck-brochure> to obtain an educational brochure that includes information about FINRA BrokerCheck.

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Payment for Order Flow Policies

Pursuant to Rule 607 of Regulation NMS, JWTT is required to disclose its policies concerning payment for order flow to all new clients and annually thereafter. JWTT receives payment for order flow for directing customer orders in equity securities. As a market maker, JWTT frequently executes orders on a principal basis and stands to profit from these orders. These principal trades are not subject to payment for order flow. In other cases, however, the firm will route orders for execution to other market centers or exchanges. While we do not have specific agreements that require us to route to any venue, we do receive payments relate to liquidity rebates (or are assessed liquidity charges) from market centers to which we route orders. Liquidity rebates are considered payment for order flow, even if they don't offset our liquidity charges related to order flow from the various market centers. The fees we receive vary by venue and generally range between .001 and .0031 per share. For any execution, customers are entitled to receive upon request: the venue where the order was executed and whether JWTT received a net rebate from that venue.

Other Policies Provided as Separate Documents

- Form CRS/Relationship Summary
- Reg BI Disclosures
- Privacy Statement
- Business Continuity Notice
- Risks of Extended Hours Trading