

# Getting to know your custodian

Axos Advisor Services, a trade name for Axos Clearing LLC, is a qualified custodian who is committed to providing the highest level of service to support your investment needs while protecting assets.

## The role of your custodian

A custodian is a specialized financial institution that holds investors' securities to minimize the risk of their theft or loss. Custodians also offer other services including settling purchases and sales, reporting the status of assets, account administration, collection of dividends and interest payments, and tax reporting.

## The benefits of your custodian

At Axos Advisor Services, we understand the needs of investors and offer technology and services designed to improve your investing experience. These benefits include:

### Access

Our state-of-the-art account management tool, Liberty, marries power with convenience. Liberty delivers a robust variety of features without ever sacrificing ease-of-use. Your account portal grants you instant access to everything you need to know. You'll be able to:

- Access all of your account information — including positions, transactions, gains and losses — in real time, all in a single, inviting, user-friendly interface.
- Monitor your investment strategies, objectives and custom wealth plan.
- Get the information you need, even on the go — Liberty is optimized for most mobile devices and available 24/7, so you can securely access your information from anywhere in the world.

### Transparency

With Liberty, you're always able to see what you own, what you're paying for it and how your investments are performing. We built our technology to give you reliable access from any device, whenever you need it.

- Monitor performance, holdings, transaction history and more with complete transparency and real-time online access.
- Access quarterly statements.
- View of all your essential account information at a glance, including what you own and how it's allocated.
- Download a wide variety of statements and reports, including a full year of account statements, four years of tax forms, long-term and short-term gain information, historical snapshots of your account balance and account data for import into third-party applications.

### Account protection coverage

Axos Clearing is a member of the Securities Investor Protection Corporation (SIPC) and provides account protection up to \$100 million for your assets held by Axos Clearing. The first \$500,000 of coverage (including up to \$250,000 for cash balances) per client is provided by SIPC as defined by SIPC Rules ([www.sipc.org](http://www.sipc.org)). Besides our SIPC protection, we also provide additional brokerage insurance through an agreement with Lloyd's of London. Axos Clearing's policy with Lloyd's of London ([www.lloyds.com](http://www.lloyds.com)) provides additional account coverage up to \$99.5 million.

With the combination of SIPC coverage and Lloyd's of London insurance, accounts held by Axos Clearing are protected up to a total of \$100 million per client, including up to \$1.15 million for cash balances with an aggregate limit of \$100 million.

Account protection coverage applies when an SIPC member firm fails financially and is unable to meet its obligations to securities clients. It does not protect against losses from the rise and fall in the market value of investments, and it does not cover all assets. Axos Clearing offers an FDIC-insured sweep account with asset protection up to \$2.5 million.

**Contact your advisor for more details on what having Axos Advisor Services as a custodian means for you.**

**Investment Products: Not FDIC Insured - No Bank Guarantee - May Lose Value.**

Axos Advisor Services is a trade name of Axos Clearing LLC. Axos Clearing LLC provides back-office services for registered investment advisers. Neither Axos Advisor Services nor Axos Clearing LLC provides investment advice or make investment recommendations in any capacity.

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

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

© 2021 Axos Clearing LLC. Member FINRA & SIPC. All Rights Reserved.