

## DISCLOSURE

### Trusted Contact Person

A Trusted Contact Person (“TCP”) is someone who is 18 years of age or older that you authorize IB to contact regarding your account, particularly if we suspect that your account may be subject to financial exploitation or we have concerns about your health status. Customers of advancing years who could experience declining cognitive ability or health issues may wish to designate a TCP on their account, but designating a TCP on your account is also useful for other reasons. For example, if IB has been unable to contact you after multiple attempts, we could contact your designated TCP to obtain your current contact information. Designating a TCP on your account is solely your decision and is optional.

It is important to note that:

- A TCP will not be able to view your account information, execute transactions in your account, or inquire about account activity.
- Only you (as the accountholder) have the ability to add, update, or remove a TCP on your account.

By designating a TCP on your account, you authorize IB (and your advisor or introducing broker if you have one) to contact the TCP in our discretion to disclose information about your account to address possible financial exploitation, to confirm the specifics of your current contact information, health status, or identity of any legal guardian, executor, trustee or holder of a power of attorney, or as otherwise permitted by FINRA rules or state law. You also agree that such TCP is over 18 years of age.

If you have an advisor or introducing broker, you agree that IB will not be responsible for, and cannot monitor, your advisor's or broker's use of the TCP information.

You authorize us to place a temporary hold on disbursements of funds or positions from your account or a temporary hold on further trades if IB reasonably believes financial exploitation has been attempted or has occurred in your account or in other circumstances we believe are necessary for your protection. You also acknowledge that we may report any reasonable belief of financial exploitation, or in other circumstances we believe are necessary for your protection, to the applicable state securities administrator, to a state adult protective services agency, or to law enforcement agencies.

Providing IB with a TCP does not ensure that a third party will not financial exploit you or try to do so. You agree to indemnify and hold harmless IB, its affiliates and their directors, officers, employees, and agents from and against all claims, actions, costs, and liabilities, including attorney's fees, arising out of or relating to IB contacting your TCP, IB putting a temporary hold on disbursements of funds and/or securities from your account and IB not contacting your TCP or placing temporary holds on disbursements of funds and/or securities from your account. If you have not designated a TCP on your account application, you may do so in Account Management at any time after your account is open.