



TITAN[®]

Titan Global Capital Management USA LLC (“Titan”) is an investment adviser registered with the Securities and Exchange Commission (the “SEC”). Titan Global Technologies LLC (“TGT”) is a broker-dealer registered with the SEC and a member of the Financial Industry Regulatory Authority Inc. (“[FINRA](#)”) and Securities Investor Protection Corporation (“[SIPC](#)”). Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. The SEC provides free educational materials about investment advisers, brokerage services, and investing and offers simple tools to help you research firms and financial professionals at www.investor.gov/CRS.

What investment services and advice can you provide me?

Titan offers full discretionary and limited discretionary investment advisory services (the “Services”) and TGT offers brokerage services to Titan’s retail investors (hereinafter “clients”) through individual taxable accounts and individual retirement accounts (“IRA(s)”), specifically Roth and traditional IRA accounts. TGT serves as the introducing broker for Titan’s client accounts and does not offer recommendations to clients. TGT does not execute trades and is not the custodian of client assets. Apex Clearing Corporation (“Apex”) provides custody, execution, clearing, and settlement services.

In order to utilize Titan’s Services, you must become a Titan member by enrolling in membership and paying a fee (the “Membership Fee”) of \$25/month, or \$250/year when paid in advance.

Titan uses information provided by clients to tailor its investment recommendations in accordance with each client’s investment risk and financial parameters and objectives, and will periodically contact or remind clients to review their suitability questionnaires for any needed updates. As described in more detail in Titan’s [Brochure](#), Titan’s Program (defined below) seeks to provide personalized, long-term oriented investment portfolios designed to help clients reach their financial goals based on individual client needs. Titan has discretionary authority over client accounts, which means that Titan is allowed to buy and sell investments in client accounts, without asking clients in advance, subject to our fiduciary duties to you. This authority is ongoing. In some cases, clients exercise their own discretion rather than have Titan execute on Titan’s recommendations. Titan also offers Personal Trading accounts where clients have discretion to buy and sell individual securities, but where Titan maintains limited discretion over execution price and timing of the trades. The Program also includes access to a concierge service, where clients can make customized social reservation requests through the mobile app.

Titan requires that its clients use Apex as their independent custodian, and for execution, clearing and settlement services. Titan also requires that its clients use TGT as their introducing broker. When a client order is placed through Titan, TGT will send the order to Apex for execution, clearance and settlement. Apex holds all client securities and cash, records all client transactions, and facilitates standard account activities such as transferring securities and/or cash out of client brokerage accounts. TGT separately offers self-directed brokerage services to clients. TGT does not provide recommendations and does not monitor client accounts. TGT also makes available to clients the ability to participate in a Cash Sweep Program facilitated by Apex, whereby cash held in eligible client accounts is deposited at Apex’s discretion into an insured account at one or more [program banks](#). Please be advised that Titan may make references within its platform to terms such as ‘Buying Power,’ which may include money held in the Cash Sweep Program.

For more information about our services, please see Titan’s ADV Part 2A (“Brochure”), which is available on Titan’s [website](#).

Conversation Starter: *Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

What fees will I pay?

Titan offers the Services through a wrap program (the “Program”) and charges a fee (the “Wrap Program Fee”) for these Services. The Wrap Program Fee is not based on transactions in a client’s account, but is a bundled fee that includes the costs for advisory services (the “Advisory Fee”) and any fees associated with execution, clearance, custody, and account reporting. It also includes a separate charge for the Membership Fee, which is disclosed above.

Except as noted below, the Advisory Fee that Titan charges is a flat fee of 0.20% for advisory services. The Advisory Fee is prorated and charged monthly, in arrears, and is assessed based on the daily average market value of assets under management (“AUM”) in a your portfolio over the previous month’s billing cycle. In calculating your Advisory Fee, certain assets are not counted because Titan does not charge an Advisory Fee on these assets. Assets for which we do not charge an Advisory Fee include assets held in the ARK Venture Fund and any assets held in a Personal Trading account. Titan may from time to time, in its sole discretion, offer lower fees through promotions, referrals and other discounts to some accounts, including accounts of employees of Titan or its affiliates.

In order to participate in the Program and to create an account, you are required to pay the Membership Fee and invest an initial minimum of \$500 for individual taxable accounts and IRAs. Certain investments may have higher investment minimum amounts. Titan engages in agency cross transactions pursuant to which it effects transactions between its clients’ accounts and the accounts of other individuals and/or entities, including other clients of Titan. TGT, will receive compensation in connection with agency cross transactions effected for Titan clients’ accounts.

ARK Investment Management LLC (“ARK”) is the holder of a warrant in Titan Global which entitles ARK to purchase shares of Titan Global at an agreed-upon price based on the fulfillment of certain conditions, including a threshold number of clients investing in the ARK Venture Fund as of March 31, 2024. This warrant creates a conflict of interest for Titan because Titan may have an indirect economic incentive to recommend or not recommend ARK Venture Fund.

Titan’s Wrap Program Fee includes all trade charges applicable to client accounts. It does not include other related transaction costs and expenses such as those charged by third parties (e.g., transfer fees, administrative fees, and other fees). In addition, issuers of exchange traded funds and American depositary receipts purchased for clients charge fees and expenses that affect clients. Registered investment companies (“RICs”) also typically charge management fees and other expenses, such as sales loads and/or other charges and short-term redemption fees, as disclosed in the applicable prospectus. TGT may charge separate fees for its brokerage services provided to Titan clients.

Due to the nature of the Advisory Fee assessed under the Program, generally, the more assets you have in your account(s), the higher the total Advisory Fees you will pay. Titan therefore has an incentive to grow client assets as well as encourage clients to increase deposits in their accounts.

Titan and TGT do not charge clients any fees to participate in the Cash Sweep Program. However, TGT receives income of approximately 3.7%, which is subject to change, from Apex in connection with clients’ participation in the Cash Sweep Program that is based in part on the amount of cash clients have in the Cash Sweep Program. TGT and Titan therefore have an incentive to encourage clients to participate in the Cash Sweep Program. Please be advised that you will likely receive a higher APY if you choose to hold your cash elsewhere.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. *For more information regarding our fees, see Titan’s [Brochure](#).*

Conversation Starter: *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

What are your legal obligations to me when providing recommendations as my broker-dealer or when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

TGT *will not* provide recommendations as your broker-dealer. *When Titan acts as your investment adviser*, Titan has to act in your best interest and not put its interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the services and investment advice we provide you. Here are some examples to help you understand what this means:

- TGT, as the introducing broker, shares in revenue earned on payment for order flow and other ancillary fees generated by Apex.
- Titan charges an Advisory Fee calculated as a percentage of eligible AUM, as well as a Membership Fee. You will pay fees and costs whether you make or lose money on your investments; and the fees and costs will reduce any amount of money you make on your investments over time. Make sure you understand what fees and costs you are paying.
- As mentioned earlier, TGT receives income from Apex in connection with clients' participation in the Cash Sweep Program that is based in part on the amount of cash clients have in the Cash Sweep Program.
- ARK pays TGT a services fee in connection with brokerage services TGT provides related to the ARK Venture Fund. TGT does not make recommendations to clients in the ARK Venture Fund.

Conversation Starter: *How might your conflicts of interest affect me, and how will you address them?*

For more information regarding our conflicts of interest, see Titan's [Brochure](#).

How do your financial professionals make money?

Our financial professionals receive total compensation consisting of annual base compensation and equity in Titan Global ("Total Compensation"). Total Compensation is determined based upon market rate for the role and expertise, overall Titan Global revenue, new assets, retained assets, contributions to our culture, and business strength. In addition to Total Compensation, members of the investment management team are eligible for variable compensation in the form of a bonus based on their successful management of Titan's proprietary strategies as measured by market performance of such proprietary strategies.

Do you or your financial professionals have legal or disciplinary history?

Yes. Titan and certain financial professionals of TGT have disciplinary histories. Visit www.investor.gov/CRS for a free and simple search tool to research us further.

Conversation Starter: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

For more information about our investment advisory and brokerage services, please see www.titan.com and Titan's [Brochure](#). You can also request additional, up-to-date information or a copy of this Relationship Summary by visiting www.titan.com or calling us at (973) 490-4042.

Conversation Starter: *Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*