

# Interactive Brokers LLC General Disclosure on Mutual Funds

## Important Information Regarding Mutual Funds

1. Interactive Brokers offers customers the ability to invest in certain mutual funds. By making a mutual fund or mutual fund family available to customers, IB does not guarantee the appropriateness or suitability of any mutual fund investment nor do we make any recommendation of any kind.
2. A mutual fund's past performance is no indication of future results. A mutual fund's performance can change over time depending upon a variety of market conditions and share prices can fluctuate on a daily basis. Your investment may be worth more or less than your original cost when you redeem your shares.
3. IB recommends that customers carefully read the fund's prospectus prior to investing in the shares of a mutual fund. The prospectus contains important information about the fund's objectives, investment strategies, risks and expenses. Customers may obtain a copy of a fund's prospectus by contacting the fund or visiting the fund's website. Customers may also contact IB Customer Service at (877) 442-2757 to request a prospectus. Please note, IB cannot verify or otherwise guarantee the accuracy or completeness of any mutual fund prospectus, statement of additional information, report to shareholders or proxy solicitation materials.
4. Certain mutual funds made available through IB invest in international securities. Internationally invested mutual funds can carry certain risks, including, but not limited to, political and economic instability, fluctuations in currency exchange rates, foreign taxes, and differences in regulatory requirements and financial accounting standards. Prior to making an investment decision, customers are encouraged to carefully read the prospectus of any mutual fund that invests internationally.
5. Some funds may require a minimum holding period for their shares. Some funds charge an early redemption fee if they are sold before a stated holding period ends. Please refer to the fund's prospectus to see if these conditions apply.
6. As a mutual fund shareholder, you may receive taxable dividends and/or capital gains on your mutual fund investment. IB does not provide tax advice. Mutual fund investors should consult with their tax advisor in order to determine the impact of taxes on their mutual fund investment.
7. In addition to Interactive Broker's transaction fee for mutual fund transactions, some mutual funds impose marketing and shareholder servicing fees (e.g., 12b-1 fees). Interactive Brokers may receive a portion of these fees as compensation for shareholder and marketing services rendered. For information regarding a particular mutual fund's payment and compensation practices, please read the fund's prospectus and statement of additional information or visit the fund's website. IB may share a portion of the compensation received from fund companies with your financial advisor.
8. **Mutual Fund Order Deadline.** Please note that all mutual fund orders received prior to the close of the New York Stock Exchange (generally, 4:00 p.m. EST) will receive the mutual fund's NAV price for that day provided the order is received on a trading day. Any mutual fund orders received after the close of

the New York Stock Exchange will receive the following trading day's NAV share price. Any mutual fund orders received on days when the New York Stock Exchange is closed (e.g., holidays) will receive the following trading day's NAV share price.