

## ACCOUNT HOLDER RIGHTS AND RESPONSIBILITIES

Sorrento Pacific Financial, LLC ("SPF") is here to support you, your representative, and your financial institution in achieving your investment goals. As an account holder, you have important rights, including the right to quality services from the investment firm you choose. Account holders also have certain responsibilities, for example, to educate yourself on the risks and benefits of your investments.

### Your Rights as an Account Holder

As an account holder you have the right:

- ◆ To be treated in a fair, ethical, and respectful manner in all interactions with SPF, its employees, and its financial representatives.
- ◆ To receive competent and courteous service.
- ◆ To clear, accurate, and timely descriptions of all your transactions and all positions held.
- ◆ To be informed about the costs associated with your transactions and accounts.
- ◆ To be provided with clear descriptions of SPF's policies and practices for protecting the privacy of non-public, personal information.
- ◆ If you have chosen to work with a representative, you can expect your representative:
  - ◇ To help you clarify your investment goals and risk tolerance.
  - ◇ To set realistic expectations about the long-term performance and associated risks of various investment products.
  - ◇ To present you with reasonable investment alternatives designed to meet your expectations, and disclose the risks, benefits, and costs.
- ◆ To fair consideration and a prompt response from SPF, if any problem with your account ever arises.
- ◆ To be apprised of alternatives if your investment firm is unable to resolve a dispute to your satisfaction.



## Your Responsibilities as an Account Holder

As an account holder you should:

- ◆ Read carefully all sales literature, prospectuses, and/or other offering documents before making any investment. Consider all investment risks, fees, and/or other factors explained in these documents.
- ◆ Understand that all investments have some degree of risk and it is possible to lose money on any investment.
- ◆ Provide completely accurate information about your current investments, tax information, investment goals and risk tolerance.
- ◆ Notify your financial representative promptly whenever there is a significant change in your contact information, investment objectives, risk tolerance, income, net worth, or liquidity needs.
- ◆ Promptly bring any problems or questions concerning your accounts to the attention of SPF or your financial representative.
- ◆ Consult an attorney or tax advisor for specific tax or legal advice.
- ◆ Review your portfolio holdings on a regular basis, and whenever your financial circumstances change.
- ◆ Review and retain your account statements, confirmations, and any other information you receive about your investment transactions.
- ◆ Immediately question any transaction or entry that you do not understand or did not authorize.
- ◆ If you have any holdings in mutual funds, tell your financial representative about similar mutual-fund holdings you have at other investment firms or directly with the mutual fund company, so that your financial representative can make sure you receive any applicable "breakpoint" discount.
- ◆ If you choose automated or unsolicited transactions, you are fully responsible for your investment choices.
- ◆ If you are paying for an investment by check or funds transfer, you should always make payments directly to your investment firm's clearing firm (Pershing, LLC) or the product sponsor. Do not make any checks payable to, or negotiable by, your representative or an unknown entity.
- ◆ Have cash or available margin-buying power in your investment account, or transfer funds into that account, to ensure payment for securities purchases by the settlement date.
- ◆ Communicate with SPF and your representative in a way to protect your confidential information. For example, do not email confidential information. Instead utilize mail, fax, or a secure document upload service that you control (DV Scanner Application). Promptly notify your investment firm if you suspect your information has been compromised.

Non-deposit investment products and services are offered through Sorrento Pacific Financial, LLC ("SPF"), a registered broker-dealer (Member [FINRA/SIPC](#)) and SEC Registered Investment Advisor. Products offered through SPF: are not FDIC or otherwise federally insured, are not guarantees or obligations of the bank, and may involve investment risk including possible loss of principal. Investment Representatives are registered through SPF. Your bank has contracted with SPF to make non-deposit investment products and services available to bank customers.