

**Given my financial situation, should I choose a brokerage service? Why or Why not?**

For customers who prefer to direct the trading in their accounts by choosing their own investments, we provide self-directed brokerage services through our online and mobile application platforms. We do not make investment recommendations or offer investment advice.

Neither we nor our clearing firm, Apex Clearing Corporation, are banks insured by the Federal Deposit Insurance Corporation (FDIC), and FDIC insurance only covers the failure of an insured bank, so you should understand that investments in your AIS account are not protected by the FDIC. All investments involve assuming the risk of losing the principal invested and, for certain investments, the risk that those losses may exceed the principal invested. The past performance of a security, industry, sector, market, or financial product does not guarantee future results or returns.

**How will you choose investments to recommend to me?**

As noted above, we do not offer investment recommendations.

**What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?**

We are registered as a broker-dealer with the Securities and Exchange Commission (SEC), and we are a member of the Financial Industry Regulatory Authority and the Securities Investor Protection Corporation. Those registrations qualify us to provide brokerage services to retail investors. Because we provide brokerage services exclusively on a self-directed basis, we do not assign individual financial professionals to customer accounts.

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?

You will see how much you will pay prior to execution. Here is a hypothetical example of a Mutual Fund order.

ORDER PREVIEW

In your 5D - 0000 account you are about to place an order to:

ACTION	AMOUNT	AMOUNT TYPE	SYMBOL
Buy	\$1,000	Dollar	VMFXX - Vanguard Money Market Reserves Federal Money Market Fund

BID

ASK

1.00

1.00

Due to the nature of mutual fund processing, orders placed on the business day may not be reflected in your account. If you placed an order on the previous business day and it is not displayed in your account, do not place a new order. Please contact us at 855-880-2559.

Your Estimated Cost

\$10,000.00

Estimated Comission

\$0.00

Estimated Fee

\$0.00

YOUR ESTIMATED ORDER TOTAL

\$10,000.00

Cancel

Place Order

I have read and understood the terms of the prospectus.

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

We maintain relationships with certain third parties, including investment companies and a clearing firm, which are essential to our business. Because we may earn revenue from these relationships, we would like to ensure that you understand how those relationships may conflict with your interest. For example, although we earn revenue from our relationship with certain fund families, those relationships do not impact the availability of AIS customers of mutual funds issued by other fund families. On the other hand, our relationship with a clearing firm may result in unavailability of certain account features that may be offered by other clearing firms.

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

As noted above, we do not assign financial professionals to customer accounts.

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?

As noted above, we do not assign financial professionals to customer accounts. You may visit [FINRA's BrokerCheck](#) for additional information.

Please call our Customer Service Department at [1-855-880-2559](tel:1-855-880-2559), or email [support@invest.ally.com](mailto:support@invest.ally.com), if you have any questions or concerns about your account.