



PRODUCTS AND SERVICES

OVERVIEW

We give you clear, approachable ways to invest, and the freedom to choose which work for you. You can find investments, set your pace and pursue your goals your way with an online account. (There's no minimum to start, of course. And our website's clean and clutter-free, so you can do what you want—research, trade, analyze—quickly.) Or if you like, craft your strategy with an advisor. It's your financial future, so this is investing on your terms.

ONLINE ACCOUNTS

We offer six types of online accounts to fit your needs: Individual, Joint, Education Savings Accounts (ESAs), Custodial, and Roth and Traditional Individual Retirement Accounts (IRAs).

Individual

The most common type of account, created for one person. This is a natural fit for your own personal investments.

Joint

Two people can open a joint account and share the rights and rewards together. There are specific tax implications with these, so be sure you both do your research first.

Education Savings Account

An Education Savings Account (ESA) is created to help cover educational expenses of the designated beneficiary. Contributions to an ESA are made on an after-tax basis and earnings generated may not be subject to taxes (upon a qualified distribution).

Custodial

This account is created for the benefit of a minor. Custodial accounts are opened under the Uniform Transfer to Minors Act (UTMA), making the minor the owner of the account assets. However, the custodian must manage the account until the minor reaches the age of distribution for their state of residence. Earnings (up to a certain amount) will be taxed at the minor's rate.

IRA

A **Traditional IRA** is geared towards investors who want to set funds aside for retirement purposes. You're allowed to stash away a set amount every year. Plus, interest, dividends and capital gains in the account aren't taxed until you withdraw the funds. As a bonus, some contributions may be tax-deductible.

A **Roth IRA** is also designed to help you prepare for your retirement. To open and contribute to a Roth IRA, you must meet certain eligibility requirements set by the IRS. Contributions are made on an after-tax basis and earnings generated by a Roth IRA may not be subject to taxes upon a qualified distribution. As a result, Roth IRAs may offer greater tax savings in the long run and better flexibility to withdraw funds.

ONLINE INVESTING INFORMATION

You control your online account and choose investments that make sense for you. We offer various investment types, including:

- **Stocks:** Stock is an equity investment. What does that mean for you? Proud ownership of a company you believe is a good investment. So if you invest in a stock, you have an ownership stake in the corporation that issued it, or offered it for sale. The size of that stake depends on the number of shares you own compared to the total number available.
- **Mutual funds:** A mutual fund combines money you invest by buying shares with money from other investors. Then it invests that pool of cash in a portfolio of stocks, bonds, cash or a combination, based on the type of fund it is. Next, it distributes income and capital gains, if any, from the investments it owns, minus expenses, back to you and the other investors. And last but not least, a mutual fund lets you automatically reinvest your distributions to buy more shares at the current market price. An actively managed mutual fund is just what the name says; a professional manager decides what to buy and when to sell if an investment isn't delivering on its potential—two of the hardest decisions anybody has to make. Mutual fund investing can be a convenient way to gain the benefits of diversification and professional management; our no-load¹, no transaction fee mutual funds cover an array of categories and sectors. Keep in mind that diversification does not guarantee a profit or protect against market losses.
- **Exchange-traded funds (ETFs)²:** ETFs resemble stocks in some ways and mutual funds in others while being uniquely themselves³. Like a stock, an ETF is a security listed on an exchange. Its share price moves up and down during the trading day and unlike a mutual fund, shares can be bought and sold all day. Although broad-based ETFs may prove to be less volatile than individual stocks, investing in ETFs still involves many of the same risks as investing in individual stocks. If the stock market declines, ETFs will decline in value, and when you sell your shares, they may be worth less than when you bought them. As with any investment in securities, ETFs focused on a particular sector of the economy will be subject to cyclical volatility and to specific positive and negative developments affecting that sector. Like a mutual fund, an ETF gains or loses net asset value (NAV) based on changes in the value of its holdings, minus expenses, divided by the number of shares. However, unlike a mutual fund, ETFs are not bought at NAV. The price of an ETF, like the price of a stock, is set by the market. Like an index fund in particular, an ETF holds a portfolio of investments that are included in a particular index to which the ETF is linked. So you know exactly what the ETF owns all the time. That's called transparency. Remember, though, that the performance of an index is not a representation of any particular investment and an index cannot be invested in directly. Although ETFs are designed to provide investment results that generally correspond to the performance of their respective underlying indices, they may not be able to exactly replicate the performance of the indices because of expenses and other factors. Also, there are brokerage commissions associated with trading ETFs that may negate their low management fees. Also, unlike actively managed mutual funds, most ETFs are passively managed. Which means changes to a fund's portfolio are generally made only to reflect changes in its index. A professional manager doesn't make the investment decision.

Keep in mind, investments are subject to risk. The value of your investment(s) may fluctuate and may be worth more or less than the original value.

¹ Costs and other expenses apply to continued investment in the fund and are described in the fund's current prospectus.

² ETFs must be bought and sold through a broker-dealer such as Capital One Investing, LLC. This will involve commission expenses. ETFs are not directly redeemable and are subject to market volatility. When buying or selling an ETF, an investor will receive the prevailing market price.

³ Keep in mind that there are significant differences between mutual funds and exchange-traded funds, such as differing investment objectives, management, safety and fluctuation of principal and returns, and transaction costs.

You should carefully consider any fund's investment objectives, risks, charges and expenses before investing. For this and other important information, please review the prospectus carefully before investing.

SHAREBUILDER® INVESTMENT PLAN

You can set up a ShareBuilder investment plan to invest any dollar amount on a one-time or recurring basis. (You could call it dollar-based investing.⁴) Simply select the stock or ETF you want to purchase and the amount you want to invest. That amount is automatically withdrawn from your designated checking or savings account, and purchases as much of your chosen security as possible, on the schedule you choose (weekly, bi-weekly or monthly).

With the ShareBuilder plan, you can:

- Buy stocks for \$3.95 or less
- Invest any dollar amount on the Tuesday of your choice
- Schedule investment cycles on a weekly, bi-weekly or monthly basis
- Select from over 7,000 stocks and ETFs
- Edit your investment and funding instructions up to 5 PM (ET) on the Monday before your purchase. (Real-time trade fees to apply to all sales.)

You can also trade online for just \$6.95

We know sometimes you need to act immediately on investment decisions, so you can also buy or sell stocks in share amounts in real time. This gives you the flexibility to have orders executed within seconds during market hours. (Low-priced securities, options and mutual funds may be extra. See pricing and rates at www.capitaloneinvesting.com/main/pricing-trading.aspx.)

INVESTING ADVICE

If you'd be more comfortable teaming with a Capital One financial advisor, you can invest that way, too. An advisor will help you craft an investing strategy, set short- and long-term goals, plan your way to retirement—whatever's important to you. Advisors are currently located in select areas, at Capital One Bank branches. To learn more about personal investing guidance, visit our [advisor overview page](#).

FREQUENTLY ASKED QUESTIONS

How do customers receive online account statements?

Trade confirmations and statements are posted online, with activity notices emailed to the customer after an investment or change to the account has been made.

Why are ShareBuilder plan investments made on Tuesdays?

We make these trades on Tuesdays because that weekday is rarely impacted by market holidays or other scheduled closures.

Can I buy any security with an online account?

While we offer a wide variety of investments online, not all securities are available. If you don't see a specific security, it's because that security does not meet our criteria of pricing considerations, market capitalization and average daily volume.

⁴ Dollar-based investing is a method of purchasing stocks on a non-per share basis. Frequency or timing is not itself a factor. It will not assure a profit or protect against loss. Investment experience will vary with investment selection and changing market conditions. Investors should consider their financial ability to continue investing in periods of declining markets.

Is the Capital One Investing website secure?

We take the security of your information very seriously. We've established standards and procedures to prevent unauthorized access to customer information. We use physical, electronic and procedural safeguards that meet or exceed industry standards. We regularly test and update our technology to maintain and improve that protection, too. We restrict any access to personal customer information to employees and service providers with legitimate business purposes—assisting or providing services to you. We don't sell any customer contact or account information.

How do I open an online account and what information will I need?

You can open your account at www.CapitalOneInvesting.com. It's a quick, straightforward and most importantly, secure process. You can open an account online at any time.

Before you get the ball rolling, please make sure you know the following:

- Your full legal name
- Home and email addresses
- Daytime and evening phone numbers
- Date of birth
- Citizenship status
- Social Security number or Individual Taxpayer Identification number

You'll also need to create a unique username and password and verify that you have read and agree to our Account Agreement.

Banking, Credit Card, Auto Finance, and Home Loan products and services are offered by the Capital One family of companies, including Capital One Bank (USA), N.A. and Capital One, N.A., NMLS ID 453156, Members FDIC.

Securities are offered by Capital One Investing, LLC, a registered broker-dealer and Member FINRA/SIPC. Advisory services are provided by Capital One Advisors, LLC, an SEC registered investment advisor. Insurance products are offered through Capital One Agency LLC. All are subsidiaries of Capital One Financial Corporation.

Securities and services are: Not FDIC insured • Not bank guaranteed • May lose value • Not a deposit • Not Insured by any Federal Government Agency

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