



NEWS RELEASE

# SoFi Launches Options Level 1 to Help Members Pursue Risk-Adjusted Strategies

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SoFi is making options trading more accessible with no commissions, no contract fees, and built-in education to help members pursue risk-adjusted strategies.

SAN FRANCISCO--(BUSINESS WIRE)-- SoFi (NASDAQ: SOFI), the one-stop shop for digital financial services, today announced that Options Level 1 has started rolling out to SoFi Invest members, and will be available to all eligible members in the coming weeks. This expansion builds on SoFi's comprehensive investing offering and provides members with foundational investment strategies and tools to build portfolios that align with their financial goals.

SoFi members approved for options trading will be able to access Options Level 1 strategies, including covered calls and cash-secured puts, in addition to the Options Level 2 strategies already available. These allow members to better manage their portfolio, generate premium income, enter new positions, and hedge existing ones to manage risk. Members can apply for Options Level 1 trading directly in the SoFi app and access a library of educational resources explaining how options work, the risks involved, and how to integrate them responsibly into a diversified investment strategy.

"One of the most consistent requests we heard from SoFi Invest members was access to Options Level 1 and we're thrilled to deliver on that demand," said Anthony Noto, CEO of SoFi. "By expanding access to options trading and embedding education directly into the experience, members can responsibly diversify their strategies and pursue their long-term financial goals with confidence, all within SoFi's one-stop shop."

SoFi plans to expand capabilities for members to align their investments with their unique financial ambitions, with a roadmap that includes additional options levels and strategies, options trading in IRAs, and zero day to expiration contracts. The company also plans to expand tools and data for options screening and strategy building, profitability of profit calculations, and better chain navigation alongside margin enhancements.

SoFi is also removing fees associated with options exercise and assignment in order to deliver a more transparent trading experience, eliminate friction, and reduce costs for active options traders.

These innovations build on a year of rapid growth in SoFi Invest's capabilities, offering a wide range of advanced investment opportunities for a new generation of investors. Members gained access to private markets with funds from Fundrise, Cashmere, and Liberty Street Advisors, which offer exposure to various companies like OpenAI, Discord, and Epic Games. SoFi has also partnered with Templum to give members access to privately held companies via the Cosmos Fund, with asset classes offering sole exposure to top tech companies including SpaceX, Databricks and xAI, as well as the Pomona Investment Fund and StepStone Private Markets Fund.

SoFi also introduced **alternative funds** from ARK, KKR, Carlyle, and Franklin Templeton, covering private credit, real estate and pre-IPO firms, and relaunched its **robo-advisor** in partnership with BlackRock, featuring portfolios that include alternative assets.

Options trading involves significant risk and is not suitable for all investors. Strategies such as covered calls, cash-secured puts, and protective puts can result in assignment, loss of the underlying shares, or substantial losses. Investors should carefully review the **options disclosure document** before engaging in options trading. Eligibility is determined by factors such as trading experience, investment objectives, and financial situation. Educational resources and approval processes are provided within the SoFi app to help members understand these risks.

Those who are interested in learning more about options trading with SoFi can find information **here** and in the Invest section of the SoFi App.

## About SoFi

SoFi Technologies (NASDAQ: SOFI) is a one-stop shop for digital financial services on a mission to help people achieve financial independence to realize their ambitions. Over 11.7 million members trust SoFi to borrow, save, spend, invest, and protect their money – all in one app – and get access to financial planners, exclusive experiences, and a thriving community. Fintechs, financial institutions, and brands use SoFi's technology platform Galileo to build and manage innovative financial solutions across 160 million global accounts. For more information, visit **www.sofi.com** or download our iOS and Android apps.

## Disclosures

**INVESTMENTS ARE NOT FDIC INSURED • ARE NOT BANK GUARANTEED • MAY LOSE VALUE**

Options involve risks, including substantial risk of loss and the possibility an investor may lose the entire amount

invested in a short period of time. Before an investor begins trading options they should familiarize themselves with the **Characteristics and Risks of Standardized Options**. Tax considerations with options transactions are unique, investors should consult with their tax advisor to understand the impact to their taxes.

Investing in alternative investments and/or strategies may not be suitable for all investors and involves unique risks, including the risk of loss. An investor should consider their individual circumstances and any investment information, such as a prospectus, prior to investing. Interval Funds are illiquid instruments, the ability to trade on your timeline may be restricted.

Availability on the SoFi Invest platform does not constitute an investment recommendation, endorsement or solicitation by SoFi Securities LLC. All investments involve risk, including the potential loss of principal.

Brokerage and Active investing products offered through SoFi Securities LLC, member FINRA ([www.finra.org](http://www.finra.org))/SIPC ([www.sipc.org](http://www.sipc.org)). For a full listing of the fees associated with SoFi Invest, please view our fee schedule.

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## Availability of Other Information About SoFi

Investors and others should note that we communicate with our investors and the public using our website (<https://www.sofi.com>), the investor relations website (<https://investors.sofi.com>), and on social media (X and LinkedIn), including but not limited to investor presentations and investor fact sheets, Securities and Exchange Commission filings, press releases, public conference calls and webcasts. The information that SoFi posts on these channels and websites could be deemed to be material information. As a result, SoFi encourages investors, the media, and others interested in SoFi to review the information that is posted on these channels, including the investor relations website, on a regular basis. This list of channels may be updated from time to time on SoFi's investor relations website and may include additional social media channels. The contents of SoFi's website or these channels, or any other website that may be accessed from its website or these channels, shall not be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended.

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