

# Transfer of Assets Instructions

Complete this form to authorize the transfer of assets, currently at another firm, to your brokerage account. If you are transferring more than one account, complete one form per account. You may submit a photocopy of the transfer form; however, we need an original signature on each form. If the account is a retirement account, the registration of the account being transferred should match the registration of your retirement account held at National Financial Services LLC ("NFS"). Certain ownership and registration differences can be addressed, as defined in the Receiving Account Information and Account Being Transferred instructions below.

**Important Instructions – Read carefully before filling out the Transfer of Assets Form (TOA Form).**

Include a complete copy of the most recent account statement from your current firm with this form.

- All account owners/trustees/general partners must sign the TOA Form.
- If the account ownership and registrations do not match exactly, additional documentation may be required. Note that certain transfers for unlike ownership and registrations may not be permitted. Consult your investment professional prior to submitting your request.
- Additional documentation (such as a Durable POA Form or Trustee Certification of Investment Powers Form) may be required when an attorney-in-fact signs, or when there has been a change to individuals authorized to sign on behalf of the account.

## Receiving Account Information and Account Being Transferred

Certain registration or ownership differences between accounts may be addressed by completing the Registration Differences section at the end of the TOA Form, including:

- Individual to Joint or Individual to Trust (Owner A to Owner A and B or to Trust)
- Joint to Individual or Joint to Trust (Owner A and B to Owner A or to Trustee A or Trustee A and B)
- UGMA/UTMA to Individual or to Joint (Minor attained age of majority; if to a joint account minor must be one of the joint owners). Custodian must sign the transfer form.

Not all registration differences may be addressed on this form, including:

- One type of trust to a different type of trust account or where a common trustee does not exist.
- Individual to a different individual – transfers where there is not a common owner.
- Converting an IRA to a Roth IRA, or deconverting an existing Roth IRA.

Check first with your investment professional if you have any questions regarding registration differences.

**Alternative Investments.** You will need to complete/sign the Alternative Investment Addendum and Custody Agreement, if one is not already on file with National Financial Services (NFS), when transferring these types of nontraditional assets.

Note: Some alternative investments may be restricted to certain account registration types.

### Additional Information about Retirement Account Transfers

- By completing this form and sending it to your investment professional, you are authorizing NFS to request the transfer of your retirement assets currently at another firm to your Premiere Select IRA (including the Premiere Select Traditional IRA, Roth IRA, Rollover IRA, SEP IRA, IRA-BDA and Roth IRA-BDA) or the Premiere Select Retirement Plan, as applicable. The transfer is not a taxable event and will not be reported to the IRS. Certain securities cannot be held in Premiere Select IRAs or the Premiere Select Retirement Plan. Refer to the appropriate IRA Custodial Agreement or Premiere Select Retirement Plan document for more information.

- If you are transferring the assets from your qualified retirement plan(s) to the Premiere Select Retirement Plan, contact your tax advisor to determine if it is necessary to file Form 5310-A prior to the transfer.
- From a SIMPLE IRA to a Traditional or Rollover IRA. A 25% IRS penalty will apply for owners under 59½ years of age transferring from a SIMPLE IRA to an account that is not a SIMPLE IRA during the 2-year period beginning on the date when the first contribution was deposited.
- Direct Rollovers. This form may not be used to roll over directly an employer sponsored retirement plan, such as a 401(k) or 403(b). See your employer's human resources or pension administration office.
- **Possible Fees.** You may be responsible for liquidation, termination, surrender, and penalty fees when you transfer your assets. Check with firm holding your assets for information regarding these fees.

## Transfer Instructions

Complete the appropriate Section. Please read this section for important information that may apply to your transfer.

### A. Brokerage or Trust Company Transfers

- Brokerage account assets are transferred in kind. Mutual fund account assets may either be transferred in kind or liquidated and transferred as cash. Cash assets are deposited to your core account investment vehicle.
- **Margin/Options.** If transferring option positions or positions requiring margin, an approved options or margin application must be on file with NFS.
- **Master Limited Partnerships** are not considered alternative investments and may be held in any type of NFS account. Master LPs have symbols and trade on an exchange.
- If you hold proprietary mutual fund positions at your current firm check with your broker/dealer to determine if these can be transferred. Certain proprietary funds may not be eligible for in-kind transfers.

### B. Mutual Fund Company Transfers

- If you are transferring mutual funds directly from the fund company, provide all fund/account numbers.
- If you hold proprietary mutual fund positions at your current firm check with your broker/dealer to determine if these can be transferred. Certain proprietary funds may not be eligible for in-kind transfers.

### C. Bank, Credit Union or Annuity Transfers

- **Annuities.** If transferring cash from an annuity, always check with your insurance company to determine the paperwork it will require to be completed. Return all paperwork required by your Insurance company with this form to your investment professional.
- Proceeds from a bank CD may require up to three weeks to transfer. Unless otherwise indicated, proceeds from your CD will be transferred at maturity. Be advised that if your CD has a maturity date beyond 60 days we cannot accept your form.

### D. Transfer Agent Transfers

- You may elect one of the three full transfer options or elect to transfer a partial amount of your whole shares.
- Electing to sell your fractional shares may constitute a taxable event.
- Certificated shares are not eligible for transfer. Please contact your broker/dealer for instructions on how to deposit those shares.

## Owner Authorization and Signature

- All account owners/trustees/general partners on the NFS account must sign in this section.

### Registration Differences (nonretirement accounts only)

Complete this section only if you are transferring a nonretirement account with differences in ownership or registrations from the account at NFS, as defined in the Receiving Account Information and Account Being Transferred instructions above. Account owners/trustees/general partners on the delivering account must sign in this section.



## 4. Required Signature(s) - ALL OWNERS OR TRUSTEES OF THE NFS ACCOUNT MUST SIGN THIS FORM

By signing below, I(we) instruct NFS and the Delivering Firm to act on all instructions given on this form, and I(we) agree to accept all terms and conditions on this form and in the "Account Owner Terms, Conditions and Authorizations" section that follows.

Name of Primary Account Holder	
Signature	Date (MM-DD-YYYY)
X	

Medallion Signature Guarantee

Name of Joint Account Holder	
Signature	Date (MM-DD-YYYY)
X	

Medallion Signature Guarantee

Name of Joint Account Holder	
Signature	Date (MM-DD-YYYY)
X	

Medallion Signature Guarantee

## 5. Registration Differences (nonretirement accounts only) Complete this section if applicable.

**Note: Some firms may require signature(s) of the account owners on the account being transferred as well as the account owners on the NFS account.**

If You are transferring an account with different ownership or registration than your NFS Account, all delivering account owners must complete this section and sign below. Consult your legal or tax advisor regarding your personal situation. Additional documentation may be required to effect a transfer of assets between unlike ownership and registrations.

You are transferring from (name of firm) \_\_\_\_\_, registered as (name(s) on account) \_\_\_\_\_ and hereby authorize the transfer of the assets from this account to NFS, registered as (name(s) on account) \_\_\_\_\_.

By signing this TOA form below, You agree to indemnify and hold harmless NFS its officers, directors, employees, agents and affiliates from and against any and all losses, claims and financial obligations resulting from NFS acting on the instructions provided herein.

Name of Account Owner	
Signature	Date (MM-DD-YYYY)
X	

Medallion Signature Guarantee

Name of Account Owner	
Signature	Date (MM-DD-YYYY)
X	

Medallion Signature Guarantee

Name of Account Owner	
Signature	Date (MM-DD-YYYY)
X	

Medallion Signature Guarantee

## 6. Account Owner Terms, Conditions and Authorizations

### DELIVERING FIRM

Unless otherwise indicated in the instructions in the Transfer Instructions section, the delivering firm ("Delivering Firm") will transfer all assets in your account to National Financial Services LLC ("NFS") or, if to a Premiere Select Traditional IRA, Roth IRA, Rollover IRA, SEP-IRA, IRA-BDA, SIMPLE IRA, Roth IRA-BDA or Fidelity Retirement Plan, to Fidelity Management Trust Company ("FMTC") as successor Custodian/Trustee. The Account Owner(s) signing below ("You") understand that to the extent any assets in your account are not readily transferable, with or without penalties, such assets may not be transferred within the time frames required by New York Stock Exchange Rule 412 or similar rule of the Financial Industry Regulatory Authority (FINRA) or other designated examining authority. Unless otherwise indicated in the Transfer Instructions section, You authorize Delivering Firm to liquidate any nontransferable proprietary money market mutual fund assets that are part of your account and transfer the resulting credit balance to the successor custodian/trustee. You also understand that You will be notified by the Delivering Firm and/or the receiving firm with respect to the disposition of any other assets in your account that are not transferable. You authorize Delivering Firm to deduct any outstanding fees due Delivering Firm from the credit balance in your account. If your account does not contain a credit balance, or if the credit balance in the account is insufficient to satisfy any outstanding fees due Delivering Firm, You authorize Delivering Firm to liquidate the assets in your account to the extent necessary to satisfy any outstanding fees due Delivering Firm. If certificates or other instruments in your account are in Delivering Firm's physical possession, You instruct Delivering Firm to transfer them in good deliverable form, including affixing any necessary tax waivers, to enable the successor custodian/trustee to transfer them in its name for the purpose of sale, when and as directed by You. Upon receiving a copy of this transfer instruction, the Delivering Firm will cancel all open orders for

your account on its books. You affirm that You have destroyed or returned to Delivering Firm credit/debit cards and/or unused checks issued to You, if any, in connection with the account You have designated for transfer.

### RECEIVING FIRM

If You are transferring to a Premiere Select Traditional IRA, Roth IRA, Rollover IRA, SEP IRA, IRA-Beneficiary Distribution Account, SIMPLE IRA, Roth IRA-Beneficiary Distribution Account or to the Premiere Select Retirement Plan, You acknowledge that You have adopted a Premiere Select Traditional IRA, Roth IRA, Rollover IRA, SEP-IRA, IRA-Beneficiary Distribution Account, Roth IRA-Beneficiary Distribution Account, SIMPLE IRA or the Premiere Select Retirement Plan, as applicable, with NFS, agent for FMTC as successor custodian/trustee, and You agree to transfer only those assets which can be held in such account(s) as described in the relevant IRA Custodial Agreement or Plan Document. If You are over 70½, You attest that this transfer will not violate the required minimum distribution rules under Section 401(a) (9) of the Internal Revenue Code. If You are transferring a Roth IRA, You understand that it is your responsibility to track the Five-Year Aging Date. If You are transferring a Traditional or Rollover IRA that is a different type from the NFS Premiere Select IRA You currently maintain at NFS, You hereby authorize Fidelity to combine or "commingle" your IRA assets. You understand that You may forfeit the right to reinvest your Rollover IRA assets in another employer-sponsored retirement plan in the future. If You are transferring to a Premiere Select IRA-BDA or Premiere Select Roth IRA-BDA, You represent that this transfer is in compliance with the terms and conditions of the Custodial Agreement governing the decedent's IRA or the inherited IRA, as applicable. You accept full responsibility for complying with all BDA transfer requirements.

### Letter of Acceptance

Fidelity Management Trust Company (FMTC) or  \_\_\_\_\_ accepts appointment as successor custodian/trustee for the retirement account referenced herein. Transfer the account as instructed on this form, on a fiduciary-to-fiduciary basis. National Financial Services LLC is an agent for FMTC.

Successor Custodian/Trustee Signature	Date (MM-DD-YYYY)
X	