

# Transfer of Assets

PERSHING ADVISOR SOLUTIONS LLC

## BEFORE SUBMITTING THIS FORM

- Please ensure that the form has been signed and dated by all account owners of both accounts.
- If processing a Non-NSCC/non-ACAT transfer, attach a copy of the most recent statement for the account that is being transferred. To avoid delays, please ensure all securities have either a cusip or symbol identified on the statement.
- To list more assets, please use the Transfer of Assets: Additional Assets form.
- If the account titles or types do not match exactly, additional documentation may be required. Contact your Investment Advisor for guidance.
- For a non-retirement checking or savings account at a bank and/or credit union, please do not complete this form. Deposit a check payable to Pershing, LLC or submit a fed fund wire.

## STEP 1. TRANSFER TO PERSHING

**Important:** If processing one of the following transfer types (i.e., non-NSCC/non-ACAT), please include a copy of the most recent account statement (preferably within one year): Annuity, Bank, CD, DRS, Direct Mutual Fund, Trust Company.

Account Number		
Account Title		
Primary Account Holder SSN/Tax ID		Secondary Account Holder SSN/Tax ID

### Account Type

#### Nonretirement

- |  |  |
|--|--|
| <input type="checkbox"/> <b>SN</b> Single    | <input type="checkbox"/> <b>CU</b> Custodian       |
| <input type="checkbox"/> <b>JT</b> Joint     | <input type="checkbox"/> <b>ES</b> Estate          |
| <input type="checkbox"/> <b>TR</b> Trust     | <input type="checkbox"/> <b>BC</b> Bank Collateral |
| <input type="checkbox"/> <b>CT</b> Cotrustee | <input type="checkbox"/> <b>AG</b> Agency          |
| <input type="checkbox"/> <b>CO</b> Corporate | <input type="checkbox"/> <b>OT</b> Other           |

#### Retirement

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> <b>IR</b> Traditional IRA      | <input type="checkbox"/> <b>SI</b> Simple IRA                       | <input type="checkbox"/> <b>7b</b> 457 Plan            |
| <input type="checkbox"/> <b>RI</b> Roth IRA             | <input type="checkbox"/> <b>QP</b> Qualified Plan                   | <input type="checkbox"/> <b>5p</b> 529 Plan            |
| <input type="checkbox"/> <b>BI</b> Beneficiary          | <input type="checkbox"/> <b>EI</b> Education Savings Acct           | <input type="checkbox"/> <b>HS</b> Health Savings Acct |
| <input type="checkbox"/> <b>BR</b> Beneficiary Roth IRA | <input type="checkbox"/> <b>SP</b> Simplified Employee Pension Plan |  |
| <input type="checkbox"/> <b>4K</b> 401k                 | <input type="checkbox"/> <b>4B</b> 403b                             |  |

If processing a direct rollover, in addition to selecting a Retirement account type above, check this box below.

**Direct Rollover** (select when transferring from one type of retirement plan to another, i.e., 401K to IRA.)

## STEP 2. TRANSFER FROM

Clearing Number (applicable for ACAT transfers- OPTIONAL): \_\_\_\_\_ Account Type: \_\_\_\_\_

Address required for transfer requests from a bank, credit union, life insurance/annuity, trust company or mutual fund company.

Account Number	Name and Title of the Account (as it appears on your statement)	
Name of Delivering Firm		
Delivering Firm Address (Please enter a valid street address. P.O. Box not acceptable.)		
City	State	Zip/Postal Code
Phone	Email (optional)	



**STEP 3. TRANSFER TYPE**

For annuity transfers, please contact the annuity company to submit their surrender or liquidations form prior to submitting this request. Submit your request 30 days prior to maturity to ensure processing. All annuities **must be surrendered prior to transfer** which could result in penalties, tax implications and/or loss of product features/benefits.

Choose only one. For transfer agents, electronically send positions or issue a certificate for whole shares and redeem fractional shares.

**Direct Mutual Fund (only one fund family per form)**

- Transfer mutual funds from the account held directly at the fund company (see list in the Partial Transfer, Direct Mutual Funds, And Liquidations section for exact instructions).

**Account Transfer**

- Full** (must check one below)
- Transfer all assets in kind (skip to the participant signatures and certifications section).
  - Liquidate all assets (liquidations are not applicable for ACAT-eligible participants i.e., NSCC brokerage accounts).
  - Transfer all assets in kind except for the assets listed in the Partial Transfer, Direct Mutual Funds, and Liquidations section, which require liquidation (liquidations are not applicable for ACAT-eligible participants i.e., NSCC brokerage accounts).
  - Liquidate CD or surrender annuity immediately and transfer as cash. You are aware of and acknowledge any penalty you will incur from an early withdrawal.
  - Liquidate CD or annuity upon maturity and transfer as cash (include maturity date in Partial Transfer, Direct Mutual, And Liquidations section).
- Partial** (complete the Partial Transfer, Direct Mutual Funds, And Liquidations section).
- Liquidate CD immediately and transfer cash. You are aware of and acknowledge any penalty you will incur from an early withdrawal.
  - Liquidate CD upon maturity and transfer cash (include maturity date in Partial Transfer, Direct Mutual, And Liquidations section).

**DRS/DRIP**

- Full** (check one below)
- Sell fractions and close account.
  - Transfer all full shares only (Note: if selecting this option, fractional shares will remain at the contra firm).
- Partial** (list assets in the Partial Transfer, Direct Mutual Funds, And Liquidations section).

**STEP 4. PARTIAL TRANSFERS, DIRECT MUTUAL FUNDS, AND LIQUIDATIONS**

**Note on 529 Plans**-529 accounts transferring from an ACAT eligible firm cannot be transferred directly in kind. The shares must first be transferred to the plan sponsor and then a transfer in kind may be requested. Otherwise, the shares must be sold/liquidated prior to being transferred as a rollover over to Pershing. If transferring from a 529 account NOT held at American Funds or John Hancock, you must select "liquidate" the liquidate option above in the Transfer Type Section.

**Cash Transfers Only:**

- All cash
- Only \$ \_\_\_\_\_

**All other Assets:**

Liquidations involving Bank CDs, credit unions, checking accounts, or savings accounts can only be processed from retirement accounts. If transferring all shares of a position, select the All Shares option in the first column below. If transferring only a portion of a position, indicate the number of shares in the first column below.

QUANTITY: INDICATE ALL OR AN AMOUNT	ASSET DESCRIPTION	CUSIP <sup>1</sup> /SYMBOL	FUND ACCOUNT NUMBER	TRANSFER INSTRUCTIONS <sup>2</sup>	DIVIDEND OPTION <sup>3</sup>	CAPITAL GAIN OPTION <sup>3</sup>	ESTIMATED \$ VALUE	MATURITY DATE
<input type="checkbox"/> All shares <input type="checkbox"/>				<input type="checkbox"/> Transfer in Kind <input type="checkbox"/> Liquidate	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest		
<input type="checkbox"/> All shares <input type="checkbox"/>				<input type="checkbox"/> Transfer in Kind <input type="checkbox"/> Liquidate	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest		
<input type="checkbox"/> All shares <input type="checkbox"/>				<input type="checkbox"/> Transfer in Kind <input type="checkbox"/> Liquidate	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest		
<input type="checkbox"/> All shares <input type="checkbox"/>				<input type="checkbox"/> Transfer in Kind <input type="checkbox"/> Liquidate	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest		
<input type="checkbox"/> All shares <input type="checkbox"/>				<input type="checkbox"/> Transfer in Kind <input type="checkbox"/> Liquidate	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest		
<input type="checkbox"/> All shares <input type="checkbox"/>				<input type="checkbox"/> Transfer in Kind <input type="checkbox"/> Liquidate	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest		
<input type="checkbox"/> All shares <input type="checkbox"/>				<input type="checkbox"/> Transfer in Kind <input type="checkbox"/> Liquidate	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest		
<input type="checkbox"/> All shares <input type="checkbox"/>				<input type="checkbox"/> Transfer in Kind <input type="checkbox"/> Liquidate	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest		
<input type="checkbox"/> All shares <input type="checkbox"/>				<input type="checkbox"/> Transfer in Kind <input type="checkbox"/> Liquidate	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest		
<input type="checkbox"/> All shares <input type="checkbox"/>				<input type="checkbox"/> Transfer in Kind <input type="checkbox"/> Liquidate	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest		
<input type="checkbox"/> All shares <input type="checkbox"/>				<input type="checkbox"/> Transfer in Kind <input type="checkbox"/> Liquidate	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest		
<input type="checkbox"/> All shares <input type="checkbox"/>				<input type="checkbox"/> Transfer in Kind <input type="checkbox"/> Liquidate	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest		
<input type="checkbox"/> All shares <input type="checkbox"/>				<input type="checkbox"/> Transfer in Kind <input type="checkbox"/> Liquidate	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest		
<input type="checkbox"/> All shares <input type="checkbox"/>				<input type="checkbox"/> Transfer in Kind <input type="checkbox"/> Liquidate	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest		
<input type="checkbox"/> All shares <input type="checkbox"/>				<input type="checkbox"/> Transfer in Kind <input type="checkbox"/> Liquidate	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest		

<sup>1</sup> CUSIP® belongs to its respective owner.  
<sup>2</sup> If you have requested a liquidation, your market price is not guaranteed. You will receive the current market price after your transfer request is received, reviewed, and determined to be in good order by the delivering firm. Pershing is not responsible for market fluctuations or delays in the review process. DRS items cannot be liquidated.  
<sup>3</sup> If this is a mutual fund transfer and there is no dividend or capital gain option checked in the section above, Pershing will process this request as reinvest.

**STEP 5. SIGNATURE**

Please read the below disclosure and contact your Investment Advisor should you have any questions. By signing below, I acknowledge that I have read and understood this form in its entirety.

**To the Delivering Firm Named Above:** If this account is a qualified retirement account, I have amended the applicable plan so that it names as successor custodian the trustee listed above. Unless otherwise indicated in the instruction above, please transfer all assets in my account to Pershing without penalties, such assets may be transferred within the time frames required by Financial Industry Regulatory Authority ("FINRA") Rule 11870, or similar rule of FINRA or other designated examining authority. Unless otherwise indicated in the instructions above, I authorize you to liquidate any nontransferable proprietary money market fund assets that are part of my account and transfer the resulting credit balance to the successor custodian. I authorize you to deduct any outstanding fees due to you from the credit balance in my account. If my account does not contain a credit balance, or if the credit balance in the account is insufficient to satisfy any outstanding fees due to you, I authorize you to liquidate the assets in my account to the extent necessary to satisfy that obligation. If certificates or other instruments in my account are in your physical possession, I instruct you to transfer them in good deliverable form, including affixing any necessary tax waivers, to enable the successor custodian to transfer them in its name for the purpose of the sale, when, and as directed to me. I understand that upon receiving a copy of this transfer information, you will cancel all open orders for my account on your books. I affirm that I have destroyed or returned to you credit/debit cards and/or unused checks issued to me in connection with my brokerage account. I understand that you will contact me with respect to the disposition of any assets in my brokerage account that are nontransferable.

**Retirement Accounts.** Age 72 restrictions: If you are over the age of 72, you attest that the amount to be transferred will not include the required minimum distribution ("RMD") for the current year pursuant to Section 401(a)(9) of the Internal Revenue Code. Rollover Certification of employee: By signing this form, you acknowledge that you have met the requirements for making a rollover, assume full responsibility for the rollover transaction and will not hold Pershing liable for any adverse consequences that may result. Due to the important tax consequences of rolling over funds or property, please contact a tax professional for advice. In addition, you have been provided with information and/or educational materials regarding your rollover distribution options, which include: 1. leaving your account in your current employer-sponsored retirement plan; 2. transferring or rolling over your account into your new employer retirement plan (if your new employer offers a retirement plan that permits transfers to that plan); 3. rolling over your account assets into an individual retirement account or annuity (IRA) with a bank, brokerage firm, insurance company or other financial institution that offers IRA programs; or 4. having your account paid directly to you with the understanding that there will be immediate income tax consequences, and possibly excise taxes.

Inherited/Beneficiary Retirement Account Acknowledgment - If you are requesting a transfer of assets that you acquired on or after January 1, 2020, you acknowledge that you may be subject to the 10-year distribution rule. Exceptions, including inheritance by spouses, do apply. Due to the complexity of RMD requirements for inherited accounts, you have been advised to speak with a tax

professional.

**Fees.** The delivering firm may charge outgoing transfer, surrender fees or penalties to your account before transferring the assets to Pershing Advisor Solutions. Please contact the delivering firm for additional information regarding possible charges.

**Selling/Surrendering/Liquidating Instructions.** Please liquidate assets at the current Financial Institution prior to submitting this form. If liquidating assets, the market price is not guaranteed. You will receive the current market price after your transfer request is received, reviewed and determined to be in good order by Pershing Advisor Solutions and the delivering firm. Pershing Advisor Solutions is not responsible for market fluctuations or delays in the review process.

Annuities must be surrendered prior to transfer which could result in penalties, tax implications and/or loss of product features/benefits. Please contact the annuity to complete surrender or liquidation forms prior to submitting this form.

Certificate of Deposits ("CDs") instructions are for transfers of retirement plans at banks/credit unions with CDs. Please contact your Financial Institution to stop any automated rollover reinvestments. Submit this form 2-3 weeks prior to maturity to ensure processing. Do not submit this form more than 30 days prior to maturity.

Direct Registration fractional share liquidations will be processed via check.

**One and the Same Person Certification.** Please only complete this section if the account owner of both accounts is the same person but the name on the delivering account and the name of the receiving account are not an exact match. Examples of discrepancies include name differences due to abbreviations and suffixes (Sr., Jr., etc.). For first and last name differences, additional supporting documentation is required (i.e., marriage certificate, divorce decree, or notarized one and the same letter).

By signing below, I certify that

\_\_\_\_\_  
 (Print name on Pershing Advisor Solutions account)  
 and \_\_\_\_\_  
 (Print alternate name)  
 are legally one and the same person.

**Registration Differences (non-retirement accounts only).** By signing below, I/we acknowledge the existence of any differences in account owners and/or account type between the originating and receiving accounts. Each individual who signs below is aware of these discrepancies and authorizes the transfer of assets as indicated on this form. Additional documentation may be required to effect transfers of assets between unlike accounts.

**Important: all owners of both accounts must sign and date the form. If processing a Non-NSCC/non-ACAT transfer, include a recent account statement copy with this form to ensure your transfer is completed in a timely manner.**

Electronic signatures have the same legal effect, validity or enforceability as a manually executed signature or physical delivery thereof, to the extent and as provided for in any applicable law.

**Authorized Signer 1**

Print Name	Date
Signature X	

**Authorized Signer 2**

Print Name	Date
Signature X	

**SIGNATURE GUARANTEED BY (FOR INTERNAL USE ONLY)**

**RETIREMENT ACCOUNTS LETTER OF ACCEPTANCE (FOR INTERNAL USE ONLY)**  
 To the prior Trustee or Custodian: Please be advised that Pershing LLC will accept the above captioned account as successor custodian.

Signature  Date