

# Client Account Transfer

Please use this form to transfer securities and/or funds from another financial institution.

Office Use Only:	Sub Firm #	BR Code	FA Code	Account Number
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## OFFICE USE ONLY

*This section must be completed by the Financial Professional before this form is presented to the client for execution.*

**Question: Is this a transfer into an IRA, Qualified Retirement Plan (QRP) account, or Education Savings Account (ESA)? (check one box only)**

- This is not a transfer into an IRA, QRP account or ESA**, and as a result Section 1 below has been left blank.
- This is a transfer into an IRA, QRP account, or ESA**, and I confirm Section 1 below is accurate and was completed prior to this form being presented to the client for execution.

## Section 1 - Recommendation Confirmation for Transfers into an IRA, QRP Account or ESA

*This section must be completed by the Financial Professional before this form is presented to the client for execution.* Indicate whether the transfer was Client-Initiated or Financial Professional recommended (**not both**).

- Client-Initiated** - The Client independently decided to initiate this transfer **without any recommendation from their Financial Professional**
- Financial Professional Recommended** - This transfer **was recommended by the Financial Professional for the following reason(s) – note:** check all recommendation reasons that are applicable; one or more must be checked.

### Financial Professional Recommendation Reasons:

- To enable the Client to consolidate accounts and simplify account management (including consolidate statements, tax reporting, beneficiary planning, and/or administrative ease)
- To enable the Client to work with a specific Financial Professional of the client's choosing in connection with their investment and retirement account needs
- To enable the Client move from a self-directed account to a full-service account in order to receive investment advice and assistance with investment/retirement planning
- To provide the Client with access to more or different investment options

## Section 2 - Tell Us About Your Brokerage Account

*Enter the details of the receiving account.*

Brokerage Account Number \_\_\_\_\_ Social Security Number/Tax ID \_\_\_\_\_

Account Name(s) (e.g., John Doe, John and Mary Doe, The Doe Family Trust - John Doe and Mary Doe, Trustees)

Account Type (e.g., Individual, Joint, Trust, UGMA/UTMA, IRA, Inherited IRA, Roth IRA, or Other – specify type)

Account(s) carried by First Clearing. First Clearing is a trade name used by Wells Fargo Clearing Services, LLC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.

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### Section 3 - Tell Us About The Account You're Transferring

Complete all fields. Refer to your statement.

From Account Number \_\_\_\_\_ Name of Firm, Bank, or Mutual Fund Company you are transferring from \_\_\_\_\_

Account Name(s) (as it appears on your account/most recent statement at the delivering firm) \_\_\_\_\_

Account Type (e.g., Individual, Joint, Trust, UGMA/UTMA, IRA, Inherited IRA, Roth IRA, or Other – specify type) (Note: Employer Plans require their own paperwork.) \_\_\_\_\_

### Section 4 - Tell Us What You Want To Transfer

Complete A or B.

#### A. Annuity, Bank, Brokerage Firm or Trust Company - Check One Box Only

- Full** – Transfer My Entire Account In-Kind (this includes cash).
- Partial** – The section below is used for Partial Transfers ONLY.

Cash Amount \$ \_\_\_\_\_ and/or the assets listed below.

	Quantity Write <b>All</b> or <b>Number of Shares</b>	Security Name, Symbol, or CUSIP (Located on your current statement. The CUSIP is 9 characters long.)
1		
2		
3		

Attach a separate signed page for additional assets.

- Certificate of Deposit (CD)** – held at a Bank (including Wells Fargo Bank)  
I/We authorize the CD(s) to be liquidated immediately and acknowledge there may be a penalty and/or surrender charge for a full liquidation. If within 4 weeks of maturity, liquidate at maturity
- Annuity Liquidation** – Immediately and entirely. I am aware there may be a penalty.
- Annuity Liquidation** – Percent \_\_\_\_\_ % or Amount \$ \_\_\_\_\_
- One-Time (On-Demand) Partial Liquidation**
- Recurring Partial Liquidation** (if checked you must complete frequency and end-date below and if not completed this partial liquidation will be deemed a "One-Time" transaction)

Frequency: (check one)

- Weekly
- Monthly
- Quarterly
- Bi-weekly
- Bi-monthly
- Semi-annually

End Date: \_\_\_\_\_

Expected Total Number of Partial Liquidation Transfers: \_\_\_\_\_

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**B. Mutual Fund Company**

Use one form per Mutual Fund Company.

	Mutual Fund Account Number(s)	Transfer Instructions	Quantity Write All, Number of Shares, or Dollar Amount	Fund Name, Symbol, or CUSIP Located on your current statement	Cash Dividends/ Capital Gains If not checked, it will default to reinvest
1		<input type="checkbox"/> In-Kind <input type="checkbox"/> Liquidate			<input type="checkbox"/>
2		<input type="checkbox"/> In-Kind <input type="checkbox"/> Liquidate			<input type="checkbox"/>
3		<input type="checkbox"/> In-Kind <input type="checkbox"/> Liquidate			<input type="checkbox"/>

Attach a separate signed page for additional funds.

**Section 5 - Sign and Date** - All Owners of All Accounts Must Sign and Date

Include supporting documentation if account titles are different.

The undersigned acknowledges that I/We have read this form in its entirety and understand and agree to be bound by this Account Transfer Form and the Terms and Conditions located on page 5 herein.

- **Statement.** I have attached a copy of my most recent account statement from my current financial institution.
- **One and the Same.** If an owner's name appears to be different between the titling of the current account and the new brokerage account, that **owner must sign under both names to certify they are one and the same and there is no change in ownership.**
- **Different Registration.** If this transfer contains a change in registration and/or ownership, I/We understand and accept the change in registration and ownership and hold the receiving and the delivering firm harmless from acting on the above instructions. **All authorized signer(s) on the current account and your new brokerage account must sign.**
- **Retirement Account Transfer Acknowledgment.** *If this is a retirement account transfer I hereby confirm I understand that the investment and other costs associated with my account may be greater in certain respects than any such costs I currently incur with to the account I am transferring, and not withstanding any such increases in cost I still wish to proceed with the transfer.*

Name change or different name: must sign as appears on both accounts (e.g., marriage, divorce, first/middle name changed or listed differently).

Account Owner/Trustee Signature 1  X	Printed Name 1	Date Signed
Account Owner/Trustee Signature 2  X	Printed Name 2	Date Signed
Account Owner/Trustee Signature 3  X	Printed Name 3	Date Signed
Account Owner/Trustee Signature 4  X	Printed Name 4	Date Signed

If additional signature(s) are required, attach a separate signed sheet.

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## OFFICE USE ONLY

<b>Signature Guarantee</b>          
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### Custodian Acceptance

Wells Fargo Clearing Services, LLC has established a Non-Qualified or IRS-Approved Retirement Custodial Account Plan complying with IRS articles I through VIII as on Form 5305-A. We hereby accept the transfer of assets from your firm's account according to the client signed instructions.

Receiving Account Type:

\_\_\_\_\_

Successor Custodian Signature	Title	Date Signed
X		

**For non-electronic signatures and routing, submit your completed form to:** WFCS, Attention: MAC N9160-01P, PO Box 77046, Minneapolis, MN 55480-9902

**Or Fax to:** Account Transfers: 844-879-0941 Mutual Fund Direct Transfers: 844-879-0215

## Terms and Conditions

### I/We Instruct the Delivering Firm to:

- Unless otherwise indicated in the instructions above, please transfer all assets in my account.
- Transfer my account as instructed on this form, even though my brokerage account may have a different account title or different taxpayer identification number than the delivering firm.
- Liquidate any nontransferable proprietary money market fund assets that are part of my account and transfer the resulting credit balance.
- Deduct any outstanding fee 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 fee, I authorize you to liquidate the assets in my account to the extent necessary to satisfy the obligation.
- Transfer any certificates held in the firm's physical possession in good deliverable form, including affixing any necessary tax waivers, to enable the successor custodian to transfer them in its name to enable them to be sold when and as directed by me.
- If this is a full/complete account transfer, please freeze my account when this transfer is validated, including canceling all open orders and not permitting any new orders from the account being transferred (except for transactions closing option positions that expire within 7 days or the sale of nontransferable assets).
- Revocation of Advisory Agreements: I authorize you to discontinue all account management agreements immediately. I will have sole responsibility for investment decisions with respect to the securities, cash, and other assets in my account until I hire a new investment manager.

### I/We Acknowledge:

- If an owner's name appears to be different between the titling of the current account and the new brokerage account, I have signed all documentation under both names to certify they are one and the same.
- Certain assets in my account may not be readily transferable, with or without penalties, within the time frames required by FINRA Rule 11870 or a similar rule of another designated examining authority.
- Credit/debit cards and/or unused checks issued to me in connection with my securities account have been destroyed or returned to the delivering firm.
- I understand that you will contact me with respect to the disposition of any assets in my securities account that are nontransferable.
- Fractional shares of equity/stock will not transfer in kind and will require to be liquidated to complete a FULL transfer.
- The firm is not responsible for changes in the value of assets that may occur during the transfer process.
- I/We are aware of any potential tax or financial implications that may arise in connection with this transfer or with the sale or liquidation of assets prior to transfer, including penalties, fees, financial losses, or losses of product features or benefits.
- Margin Agreement – If the client-signed Margin Agreement has not been received, my account may be subject to restriction, sellout, and closure after review by the Credit Margin Department.

### Retirement Accounts

An IRA account has been established naming Wells Fargo Clearing Services, LLC as Successor Custodian. SIMPLE IRA to Traditional IRA Transfer – I acknowledge I have met the 2-year waiting period. IRA Direct Rollover from Qualified Retirement Plan (QRP) – The IRA custodian is not responsible for providing you with tax or legal advice. Therefore, you acknowledge you have been advised to see a tax professional and no broker or other employee has given such advice.

### Cash Sweep

I/We consent to having uninvested cash included in your Cash Sweep Program. For most accounts, the Bank Deposit Sweep will be used for uninvested cash balances, for which no interest is otherwise earned or paid. Accounts not eligible for the Bank Deposit Sweep, such as accounts for banks, credit unions, mutual fund and insurance companies, and government entities will sweep to a Money Market Mutual Fund, which may be affiliated with First Clearing. I/We acknowledge First Clearing and its affiliates may charge fees and receive certain benefits on the cash sweeps. I/We further acknowledge that if First Clearing changes the Cash Sweep Program on my/our account I/We will be provided with prior written notice. Bank Deposit and Money Market Mutual Fund sweeps are subject to different risks and account protection. The Bank Deposit Sweep is subject to FDIC insurance and Money Market Mutual Funds are covered by SIPC. Insurance is subject to FDIC rules, including for pass-through coverage, which require certain conditions to be satisfied for deposit insurance coverage to apply. The Clearing Agent and other non-bank entities are not FDIC-insured

depository institutions; FDIC deposit insurance only protects against the failure of an insured depository institution. Banking products and services provided by nonaffiliated banks and Wells Fargo Bank, N.A. Member FDIC. Details about the Cash Sweep Program, including the different risks and enhanced account protection, are covered in the sweep program disclosure statement which will be included in your new account package and can be found online at [www.wellsfargoclearingservicesllc.com/disclosures/cash-sweep-program.htm](http://www.wellsfargoclearingservicesllc.com/disclosures/cash-sweep-program.htm).

## Key Items to Consider Before Transferring an Account

### Our Products and Services

Whether you are considering a full or partial transfer, it is important to consider that not all firms offer the same investment products and the costs associated with those products may differ. You should fully understand the products and services available by either working with a Financial Professional. If you will be liquidating any assets at your previous firm, and/or upon the transfer of your account, there may be fees or taxes as a result of the liquidation that should be considered before transferring your account. We recognize clients have many choices and if you choose to have your assets at multiple financial firms, you should understand any impact that may have on your overall financial goals and the services offered to help you meet those goals.

### Our Costs

In addition to investment product costs, understanding the holistic costs associated with your account or household is also an important factor to consider when transferring a portion or all of your accounts. Costs can be either short term, event based fees such as transactional based or termination fees, or they can be ongoing such as annual account or advisory fees. Please discuss the fees associated with your account or household with your Financial Professional to gain a complete understanding of the costs associated with implementing and maintaining your overall financial goals.

You should consider that brokerage accounts typically include investment-related expenses (such as sales loads, commissions, expenses of any mutual funds in which assets are invested, and investment advisory fees) and plan or account fees (such as administrative, account set-up, custodial, and access to a customer service representative). These fees and expenses will reduce the value of your account and return on your investment, and over time, these costs can make a significant difference in your account value. It is your obligation to review and carefully evaluate the specific features, including the administrative fees and expenses of your existing account before you transfer the account. Additionally, your Financial Professional may receive compensation related to your decision to transfer your account assets, creating a conflict of interest for your Financial Professional to recommend you transfer your account assets. You should carefully consider whether your Financial Professional's advice is aligned with your investment strategy and financial goals.

### Other Considerations

Products and Costs are an important component of your overall financial picture, but if you tend to hold a large percentage of cash or have borrowing needs, understanding the alternatives available and the applicable interest rates are important as well.

Before you choose to transfer your account, the types of service, support and online resources should be considered alongside the products and costs.

### Acknowledgement

By signing the enclosed transfer documents you are acknowledging that you have received the necessary information to make an informed decision to transfer your account.

### Auction Rate Securities: Account Transfer Acknowledgement

Your auction rate securities were purchased prior to the transfer of your account to us. As a result, we are not responsible or liable for any prior recommendations or advice with respect to these securities nor are we under any obligation to provide you with any investment recommendation or advice with respect to the disposition or continued holding of these securities in your account following the transfer of your account.

We are not under any obligation to you:

- (i) to provide loans under margin agreements or otherwise secured in whole or part by the auction rate securities in your account;
- (ii) to purchase or continue to purchase any auction rate securities in periodic rate setting auctions or in secondary market transactions; or
- (iii) to provide liquidity for such securities. Many auctions for these securities are in failed status, meaning that holders of these securities are not able to sell these securities in the periodic rate setting auctions or in secondary market transactions and as a result, liquidity for these securities currently is greatly impaired.

# Delivery Instructions

<b>Receiving Firm Information:</b>	
Wells Fargo Clearing Services, LLC (WFCS) Tax ID Number: 23-2384840 ACAT Participant: 0141	Contact Information: Account Transfer Department: firstclearingaccounttransfers@firstclearing.com
<b>All deliveries MUST include the Client Name and WFCS 8-digit Brokerage Account Number</b>	

<p><b>Checks</b></p> <p><b>Issue to:</b> WFCS, LLC Further Credit to: <i>WFCS Client Name and Account Number</i></p> <p><b>Mail to:</b> WFCS, LLC Attn: Cash Management MAC H0006-085 One North Jefferson Ave. St. Louis, MO 63103</p> <p><input type="checkbox"/> OR (please check box if providing different issue / mailing instructions)</p> <p>_____</p> <p>_____</p>	<p><b>Wire Instructions</b></p> <p>Wells Fargo Bank 420 Montgomery St., San Francisco, CA 94104 ABA Routing Number: 121000248 Beneficiary: Wells Fargo Clearing Services, LLC One North Jefferson Ave. St. Louis, MO 63103 Account Number: 4122023377 Further Credit to: <i>WFCS Client Name and Account Number</i></p>
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<p><b>Depository Trust and Clearing Corporation (DTCC) Securities</b></p> <p>DTCC Number: <i>0141</i> <i>WFCS Client Name and Account Number</i> Donor: (if applicable)</p>	<p><b>Treasury Securities (Book Entry)</b></p> <p>BK of NYC/FCCORP ABA Number: 021000018 Further Credit to: <i>Client Account Number</i></p>
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<p><b>IRA Annuity Broker-Dealer/Custodial Change Documents</b></p> <p>Fax to: 844-879-0941 Requires:</p> <ul style="list-style-type: none"> <li>• Brokerage Account Number</li> <li>• Annuity Contract Number</li> <li>• Receiving Firm's Sign-off</li> </ul>	<p><b>Outside Security Documents (Limit Partnerships and Alternative Investment)</b></p> <p><b>Mail to:</b> WFCS, LLC MAC: H0006-09Y One North Jefferson Ave. St. Louis, MO 63103</p> <p><b>Requires:</b> <i>WFCS Client Name and Account Number</i></p>
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<p><b>Foreign Bonds (Euroclear eligible)</b></p> <p>Email WFCS, LLC at nonacat_foreign@firstclearing.com two days prior to settlement date with the following information:</p> <ul style="list-style-type: none"> <li>• Asset(s) detail</li> <li>• Settlement date</li> <li>• EUROCLEAR Number</li> <li>• Further Credit to: WFCS Client Name and Account Number WFCS EUROCLEAR Number: 78850</li> </ul>	<p><b>Foreign Equities</b></p> <p>Email WFCS, LLC at nonacat_foreign@firstclearing.com two days prior to settlement with the following information:</p> <ul style="list-style-type: none"> <li>• Asset(s) detail</li> <li>• Local market information</li> <li>• Settlement date</li> <li>• Further Credit to: WFCS Client Name and Account Number</li> <li>• WFCS Foreign Custodian</li> <li>• Bank of New York BIC (Bank Identifier Code): IRVTBEBB Account of: WFCS, LLC</li> </ul>
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<p><b>Certificates</b></p> <p><b>Mail to:</b> WFCS, LLC MAC: H0006-094 One North Jefferson Ave. St. Louis, MO 63103</p> <p><b>Include Instructions:</b> <i>WFCS Client Name and Account Number</i></p>	<p><b>Mail DRS Statement</b></p> <p>Wells Fargo Clearing Services, LLC FAO: <i>Client Account Number</i> One North Jefferson Ave. MAC: H0006-097 St. Louis, MO 63103</p>
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<p><b>Transfer Agent Re-Registration Letter (e.g., Equity Trust)</b></p> <p>Cover letter/re-registration letter requires: <i>WFCS Client Account Name and Account Number</i> Mail Original to: Agent of Record Send a copy to: WFCS, LLC and FAX to 844-879-0941</p>	<p><b>Mutual Funds Re-Registrations</b></p> <p>Register as Wells Fargo Clearing Services, LLC</p>
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Account(s) carried by First Clearing. First Clearing is a trade name used by Wells Fargo Clearing Services, LLC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.